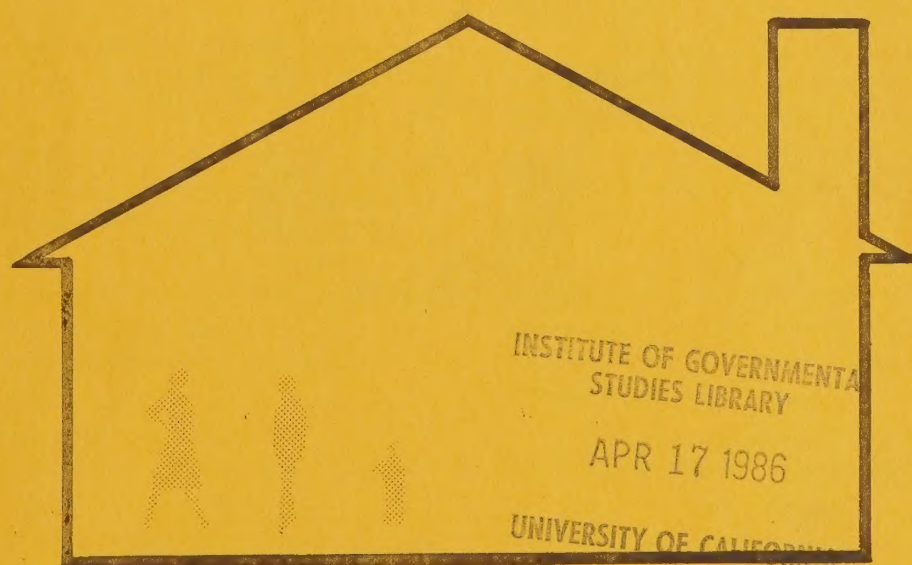


SAN RAFAEL

CITY OF



# HOUSING ELEMENT



1985



CITY COUNCIL\*

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Gary Frugoli  
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CITY STAFF

Robert F. Beyer	City Manager
Anne Moore	Planning Director
Jeff Baird	Housing Specialist

\* Adopted by the City Council January 7, 1985

\*\* Approved by the Planning Commission December 11, 1984



RESOLUTION NO. 6182

A RESOLUTION OF THE CITY COUNCIL OF THE CITY  
OF SAN RAFAEL, MARIN COUNTY, STATE OF CALIFORNIA  
ADOPTING THE 1981 HOUSING ELEMENT WHICH REPLACES  
THE "HOUSING AND THE RESIDENTIAL ENVIRONMENT"  
SECTION OF THE 1974 GENERAL PLAN

WHEREAS, Section 65302 of the Government Code specifies that a Housing Element of the General Plan shall be adopted by the City, and

WHEREAS, cities must adopt Housing Elements conforming to the 1977 State Housing Element Guidelines by October 1, 1981, and

WHEREAS, the City Council has authorized the updating of the City's existing General Plan section pertaining to housing; and

WHEREAS, the City Council appointed a 15 member Citizens Advisory Committee (CAC) to assist in preparation of a draft Housing Element; and

WHEREAS, the CAC sponsored a widely advertised community-wide workshop in housing and held nine open public meetings to review conclusions of the workshop before presenting a draft to the Planning Commission; and

WHEREAS, the Planning Commission held three duly advertised public hearings at which written and verbal testimony were taken, and conducted three workshop sessions on the draft Housing Element, revising it; and

WHEREAS, the Planning Commission on June 30, 1981, recommended to the City Council adoption of a revised draft Housing Element, which included an environmental assessment which concludes that all environmental effects discussed have been found not to be significant, and

WHEREAS, the City Council held a workshop on August 3, 1981, concerning the Planning Commission recommended draft and concerning State Housing Element requirements and guidelines, and

WHEREAS, the City Council held a duly advertised public hearing on August 17, 1981, at which written and verbal testimony were considered, and

WHEREAS, the City Council continued said public hearing to September 8, 1981, at which time additional written and verbal testimony were considered, and

WHEREAS, on September 8, 1981, the City Council reviewed and considered the September 2, 1981 letter from the staff of the California Department of Housing and Community Development concerning the Planning Commission's recommended draft Housing Element, and

WHEREAS, on September 21, 1981, the City Council reviewed all materials prepared by staff at Council's direction on September 8, 1981, regarding revisions to the Planning Commission recommended draft Housing Element.

NOW, THEREFORE, BE IT RESOLVED that the City Council.

1. Finds that the environmental assessment is adequate and meets the requirements of the California Environmental Quality Act and adopts a Negative Declaration because no significant adverse environmental effects have been identified; and

2. Adopts the Housing Element as revised consistent with Exhibits in the City staff report dated September 17, 1981 as replacement of the "Housing and the Residential Environment" section of the 1974 San Rafael General Plan and further adopts relocating the following portions of that section of the 1974 General Plan:

a. Portions of the Residential Review Procedure from "1. Residential Review Procedure", page 27 to end of the following paragraph, "2. Site Investigation Requirements in Relation to Land Use", page 28, (to be updated and located in Section I of the General Plan),

b. "Environmental Policies" paragraphs on page 28, (to be added to Section II of the General Plan),

c. "Residential Neighborhood Plans" paragraphs on pages 29 and 30, (to be moved to Section I, page 8).

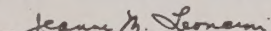
BE IT FURTHER RESOLVED that the City Council deems the above described changes to the San Rafael General Plan to be in the public interest.

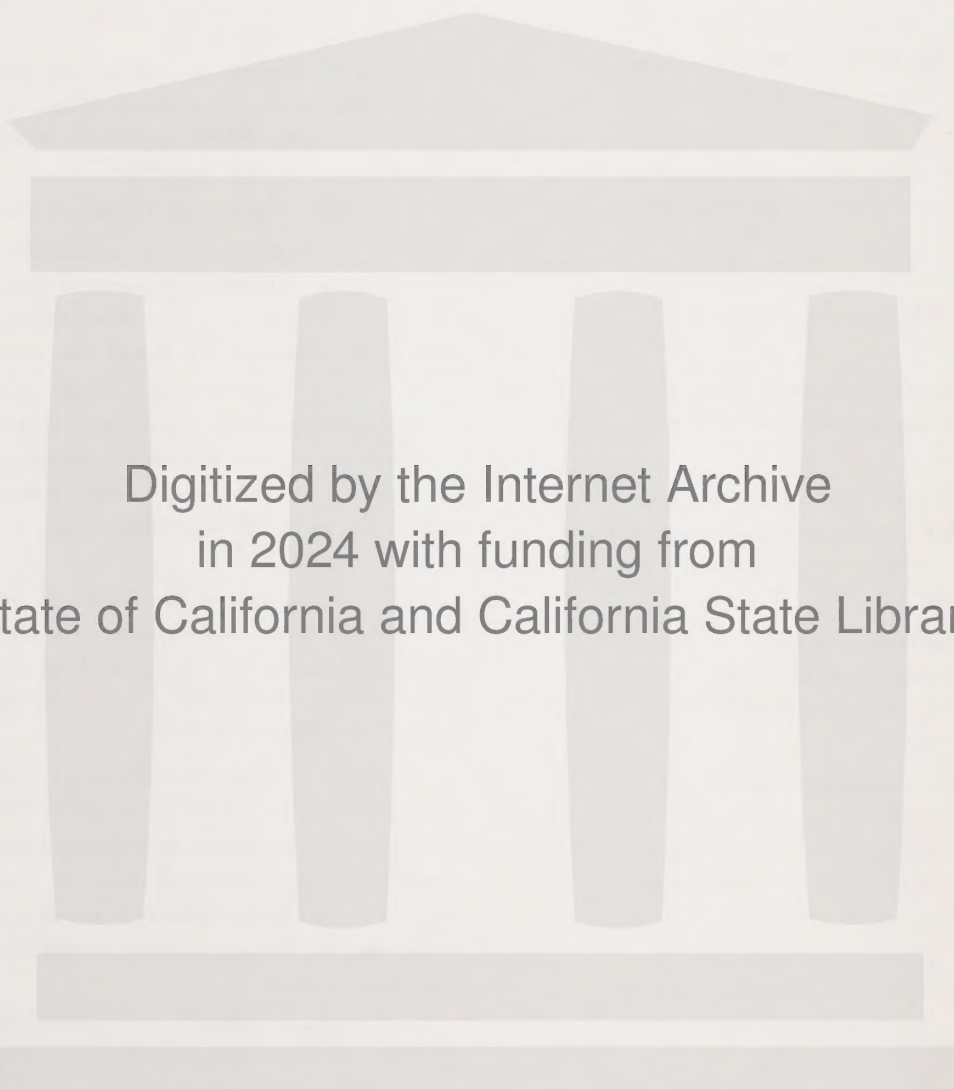
I, JEANNE M. LEONCINI, Clerk of the City of San Rafael, hereby certify that the foregoing resolution was duly and regularly introduced and adopted at a regular meeting of the Council of said City on Monday, the 21st day of September, 1981, by the following vote, to wit:

AYES: COUNCILMEMBERS: Breiner, Jensen, Miskimen, Nixon & Mayor Mulryan

NOES: COUNCILMEMBERS: None

ABSENT: COUNCILMEMBERS: None

  
JEANNE M. LEONCINI, City Clerk



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SUMMARY OF THE  
1984 HOUSING ELEMENT

The overall goals and policy direction of this Housing Element are essentially the same as those established in the City's 1981 Housing Element. Unlike most cities in California, which rely most heavily on one or two programs (such as inclusionary zoning) to meet their housing needs, San Rafael has established a more comprehensive approach which includes many programs to meet the City's needs. In the long run, this type of approach is more effective because it provides a variety of housing types and choices. The challenges in developing such varied housing programs are monitoring progress and determining who is responsible for undertaking individual actions.

The 1981 Housing Element implicitly relied on the private sector and non-profit groups to implement many of its programs. The 1984 Housing Element establishes a more active leadership role on the part of the City in undertaking implementing actions or working with other groups to facilitate achieving housing goals. The City will not be building housing, but will provide assistance through such actions as the establishment of a Housing Fund to be used to make affordable housing more feasible, creation of a housing function within the City's organization to assure that housing issues are considered in day-to-day decisions and providing technical assistance to non-profit housing groups.

The City's successes over the past three years have been significant. They include the enactment of a Second Dwelling Ordinance, implementation of the Below Market Rate Program, funding for the Rebate for Marin Renters Programs, and other programs detailed in the City's 1982 and 1983 housing reports. This element builds upon those successes and responds to current housing problems and needs. Following are some of the new policies or actions included in the 1984 Housing Element:

- (1) More specific identification of housing needs for various segments of the community. For example, about 5 percent of the City's residents are physically handicapped; consequently, of the 2,200 units anticipated to be built or approved over the next five years, 5 percent, or 110 units, should be for the physically disabled. Objectives have also been established for various special groups in the City, such as young families and elderly.
- (2) Prohibition of condominium conversions unless the vacancy rate for rental units in the City is above 4.5 percent. Limited equity cooperatives, which maintain units at prices affordable to low- and moderate-income families, would be allowed.
- (3) More active leadership role on the part of the City in implementing Housing Element programs.
- (4) Development of neighborhood plans for East San Rafael (in progress), Downtown, Montecito and the Lincoln Avenue corridor.
- (5) Addition of the Silveira, St. Vincent's and Daphne properties as Housing Opportunity Areas.





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## SUMMARY OF CITY ACTIONS

## COMPARISON OF SAN RAFAEL HOUSING PROGRAM TARGETS TO A.B.A.G. REGIONAL HOUSING NEED DETERMINATIONS





**SAN RAFAEL**

**CITY OF**



## **INTRODUCTION**



**HOUSING ELEMENT**





## STATE LAW REQUIREMENTS

The Housing Element of the General Plan is a statement of San Rafael's housing goals and policies which provide a framework for decision-making on housing issues. The Housing Element also includes an action program to address and resolve specific housing problems and needs. The Housing goal and policies described in the City's 1981 Housing Element remain essentially the same in this element, but they have been augmented by an expanded program effort which responds to current housing needs.

The California Government Code requires each county and city to establish a planning agency which "shall develop and maintain a general plan." California planning law requires that the general plan and all its parts comprise an integrated, internally consistent and compatible statement of policies for the City. Among the mandatory elements which must be included in a general plan is a housing element

"consisting of standards and plans for the improvement of housing and for provision of adequate sites for housing. This element of the plan shall make adequate provision for the housing needs of all economic segments of the community."

San Rafael's previous Housing Element was adopted in 1981 in conformance with state guidelines established for housing elements. As of January, 1985, housing elements must conform to the requirements of AB 2853 (1980), which includes three broad content requirements:

- identification and analysis of existing and projected housing needs and an inventory of resources and constraints relevant to meeting those needs
- a statement of goals, policies and quantified objectives
- a discussion of scheduled programs for the preservation, improvement and development of housing

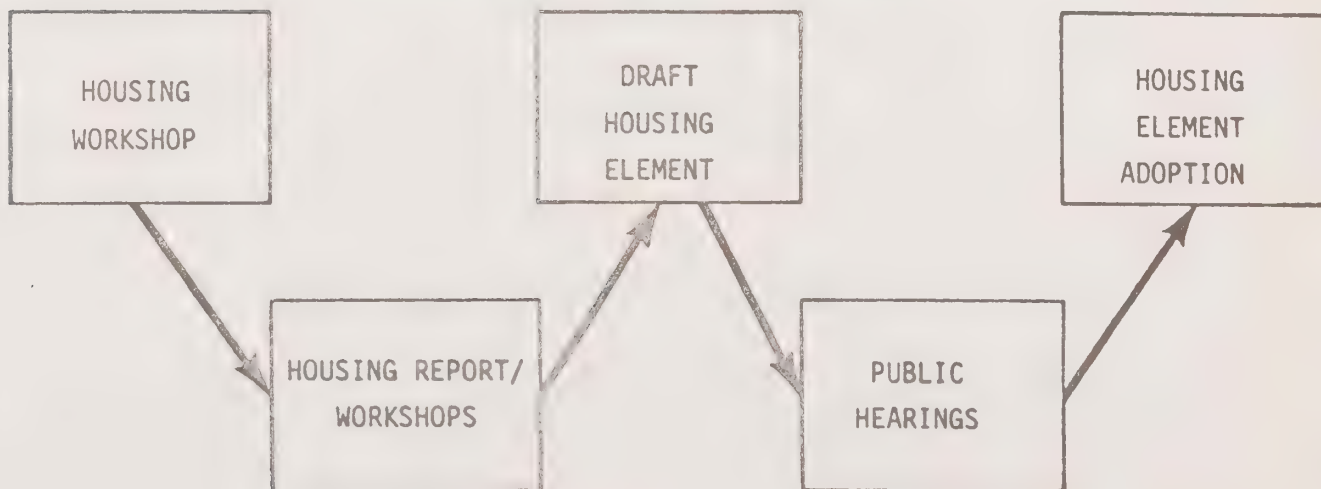
## PUBLIC PARTICIPATION OPPORTUNITIES

Preparation of this Housing Element has involved several steps intended to provide opportunity for the public to participate in determining housing needs and policy direction.

Notices for all public meetings have been sent to approximately 350 organizations, agencies, local housing advocates, interested citizens, newspapers and businesses. Publicity has included articles in the Independent Journal and the San Rafael News Pointer, and notices on Viacom cable television. The following describes opportunities for the public to participate in the preparation of this element:

1. Housing Workshop (February, 1984): A Workbook was prepared for public use at the workshop and a questionnaire was provided for any written comments. About 20 people attended the workshop.
2. Annual Housing Report (March, 1984): The Annual Housing Report is a requirement of the City's 1981 Housing Element and is intended to describe the progress that has been made in meeting Housing Element program targets.
3. Planning Commission (March, 1984): Review and approval of the Annual Housing Report and establishment of basic policy direction for the preparation of the 1984 Draft Housing Element.
4. City Council (April, 1984): Review and approval of the Annual Housing Report and establishment of policy direction for the 1984 Draft Housing Element based on recommendations by the Planning Commission.
5. Draft Housing Element (November, 1984): Draft Housing Element available for the public and the California Department of Housing and Community Development (HCD) to review. Public hearings to adopt the Draft Housing Element were held by the Planning Commission in December, 1984 and the City Council in January, 1985.

### Housing Element Revision Process





## HOW THE HOUSING ELEMENT IS STRUCTURED

---

The 1984 Housing Element is structured around the following seven basic parts:

- Existing Conditions: Highlighting population, housing and household characteristics in the community, recent construction activity and a discussion of constraints related to the construction of housing.
- Evaluation of 1981 Housing Element Programs: Describing achievements of various programs which the City has pursued over the past four years to achieve its housing goals.
- Housing Issues and Needs: Including specific issues that make up the City's housing needs, such as future growth projections, the City's "fair share" of the regional housing need, special need groups (such as elderly, families, handicapped, etc.), housing rehabilitation and displacement. This part of the Housing Element provides a foundation for the City's housing goals, policies and action programs by presenting significant policy considerations for each of the issues discussed.
- Housing Element Goals and Objectives: Providing a statement of goals and objectives sought by the community. Goals being the ideals we strive for, or the desired state of things--and objectives being defined steps toward the goals, which measure progress and are expressed in quantified terms or targets. The 1984 Housing Element includes objectives intended to maintain the present balance of housing types in the City.
- Housing Element Policies: Establishing a recognized community position on particular subjects, such as condominium conversion, displacement of residential units, affordable housing in market rate projects and housing opportunity areas.
- Housing Element Implementation Programs: Providing a more detailed description of actions that the City, or other specific entities, intend to implement to assure the attainment of the Housing Element's goals and objectives.

- Summary of City Actions: Providing a schedule of specific implementation actions which the City will be undertaking over the next five years to help meet the community's housing goals and objectives.
- Comparison of San Rafael Housing Program Targets to A.B.A.G. Regional Housing Need Determinations: A comparison of the program targets in this Housing Element to the regional housing needs established for the San Rafael Planning Area.



SAN RAFAEL

CITY OF



## EXISTING CONDITIONS



HOUSING ELEMENT





## GENERAL PROFILE OF MARIN COUNTY AND SAN RAFAEL

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### Introduction

Like Marin County as a whole, San Rafael, is a highly desirable place to live because of its proximity to San Francisco and its natural beauty. The City provides many of the advantages of urban living, such as a distinctive downtown and other business and commercial activity centers, while at the same time maintaining identifiable residential neighborhoods, many with public open space as a backdrop. Development in the City has preserved important physical features such as ridgelines, hillsides and natural areas, and provided a pleasant living environment. The architecture in the City offers a pleasing blend of new and old buildings of various types and styles.

San Rafael's housing conditions and needs are reflective of many area-wide and nation-wide trends. People are living longer, having fewer children and forming smaller households. In addition, there are more divorces, more single-parent households (especially those with a female head of household) and more single-person households. Higher construction and land costs and interest rates have increased the ultimate price of housing out of proportion to many people's ability to pay for a unit.

### Housing Prices

The City of San Rafael is one part of the housing market area that makes up Marin County as a whole. Existing trends and future conditions county-wide will effect housing prices and affordability in San Rafael. The County has by far the most expensive housing of all Bay Area counties. In 1980, the median home price in Marin was \$151,000 and the median rent was \$348, which was significantly higher than the Bay Area's median home price (\$98,000) and median rent (\$274). In fact, Marin's home prices were 20 percent higher and rents were 10 percent higher than San Mateo County in 1980, which had the second highest home prices and rents in the Bay Area. In 1980, San Rafael's median home price was \$148,300 and the median rent was \$304, somewhat below County medians.

### 1980 MEDIAN HOME VALUE AND CONTRACT RENT

<u>City</u>	<u>Median Value</u>	<u>Median Rent</u>
Sausalito	\$200,100	\$419
Corte Madera	\$140,000	\$383
San Rafael*	\$148,300	\$304
San Anselmo	\$133,500	\$318
Novato	\$130,800	\$333

---

Source: 1980 U.S. Census

---

The sales price of housing has been increasing since 1980. According to the Marin County Board of Realtors, the average sales price for a single family home in San Rafael was \$159,488 in 1983. In the County as a whole, the average price was \$186,793 in 1983. The Bank of America projects that the average single family home price in Marin will increase to \$205,800 by 1985.

Available information indicates that rents, too, have increased substantially since 1980. For example, a comparison of rent increases at four apartment buildings located in San Rafael, showed that rents increased 45 to 60 percent over the past four years. Over the same time period sales prices have increased by about 15 percent.

### 1980 - 1984 RENT COMPARISON

<u>Property</u>	<u>One-bedroom</u>		<u>Two-bedroom</u>		<u>Three-bedroom</u>	
	<u>1980</u>	<u>1984</u>	<u>1980</u>	<u>1984</u>	<u>1980</u>	<u>1984</u>
1000 Bayo Vista	\$375	\$565	\$400	\$665	--	--
61 Novato	\$375	\$525	\$400	\$615	\$450	\$645
163 Novato	--	\$585	\$395	\$610	--	--
101 Cresta	\$385	\$620	\$450	\$710	\$495	--

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Source: 1980 Survey by Marin Legal Aid Society and 1984 Survey by the San Rafael Planning Department

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May, 1984 rental rates from the Multiple Listing Service and Independent-Journal include rents for vacant or soon to be vacant single family, condominium and apartment units. The range for one-bedroom units was \$385 to \$750, with median rent at \$515; two-bedroom units ranged from \$475 to \$1,400, with median rent at \$655; three-bedroom units ranged from \$650 to \$2,800, with median rent at \$950; four-bedroom units ranged from \$725 to \$3,200, with median rent at \$1,100. The rental rates for apartment units only were as follows: One-bedroom units ranged from \$385 to \$625, with median rent at \$525; two-bedroom units from \$520 to \$975, with the median at \$605; and three-bedroom units ranged from \$750 to \$925, with median rent at \$800. The median rent for shared rentals was \$275.

### Population Changes

Between 1970 and 1984, the population within the City of San Rafael increased 14.3 percent, from 38,977 to 44,568. Part of this increase was due to major annexations. Between 1970 and 1984, the City annexed areas containing 1,813 units and added more than 3,800 units through new construction within its City limits. San Rafael currently has about 20 percent of Marin County's 224,946 population. The San Rafael Planning Area, which includes the incorporated City and unincorporated areas such as Marinwood and Santa Venetia, contained 57,177 people in 1980, or almost 26 percent of Marin's 222,568 people in 1980. By the year 2000, the Association of Bay Area Governments (ABAG) projects that the County's population will be 245,250 (an increase of 22,682 from 1980), and the San Rafael Planning Area will have 60,900 people (an increase of 3,723 from 1980).

### MARIN COUNTY PROJECTIONS

	1980 - 2000			20-year change
	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>(% Change)</u>
Population	222,568	232,900	245,250	+22,682 (10.2%)
Households	88,723	96,710	109,030	+20,307 (22.9%)
(Average House- hold Size)	(2.5)	(2.4)	(2.2)	(-0.3)
Jobs	74,426	90,300	105,400	+30,974 (41.6%)
Jobs to People Ratio	1:3	1:2.6	1:2.3	--

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Source: ABAG, Projections '83.

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## SAN RAFAEL PLANNING AREA PROJECTIONS

	1980 - 2000			20-year change (% Change)
	<u>1980</u>	<u>1990</u>	<u>2000</u>	
Population	57,177	58,700	60,900	+3,723 (6.6%)
Households	23,108	25,030	28,170	+5,062 (21.9%)
(Average House- hold Size)	(2.5)	(2.3)	(2.2)	(-0.3)
Jobs	32,458	39,600	45,100	+12,642 (38.9%)
Jobs to People Ratio	1:1.8	1:1.5	1:1.4	--

---

Source: ABAG, Projections '83.

---

### Household Sizes

Decreasing average household size has had a significant effect on population and housing demand in the City. This is due to people living longer, having fewer children and the increase in divorces. In 1970, San Rafael averaged 2.8 persons per household. The average household size in the San Rafael Planning Area in 1980 was 2.5 persons. The City average has decreased to 2.2 persons per household in 1984. The countywide average in 1984 is 2.4 persons per household. By the year 2000, the average throughout the entire Planning Area is expected to decrease to 2.2 persons. Thus, while the Planning Area's population is expected to increase by 3,723 people between 1980 and 2000 (an increase of 6.6 percent), the number of households is expected to increase by 5,062 (an increase of 21.9 percent). It is noteworthy that in 1980 30.4 percent of the City's households were comprised of one person, compared to 27.0 percent County-wide. About one-fourth of the single person households are elderly.

AVERAGE HOUSEHOLD SIZE AND PERCENT  
VACANT HOUSING UNITS FOR SELECTED  
MARIN COUNTY AND SONOMA COUNTY CITIES

January, 1984		
<u>City</u>	<u>Percent Vacant</u>	<u>Average House- hold Size</u>
Sausalito	3.0	1.8
Larkspur	2.0	2.0
Fairfax	4.7	2.2
*San Rafael	1.3	2.2
San Anselmo	3.1	2.3
Novato	1.5	2.7
Santa Rosa	3.2	2.5
Rohnert Park	5.4	2.7
Petaluma	3.1	2.7

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Source: State Department of Finance, 1984

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Vacancy Rate

The number of housing units needed to house the additional population growth is substantial, given the current high demand for housing and short supply. Vacancy rate provides a quantifiable measurement of supply and demand. The rule of thumb is that a 4.5 to 5.0 percent vacancy rate indicates a good balance of supply and demand in the housing market. The California Department of Finance estimates that the total vacancy rate in San Rafael in 1984 is 1.3 percent, the lowest in Marin. The estimated countywide vacancy rate for 1984 is 3.3 percent. Clearly the demand for housing is high in San Rafael. High demand results in continued use of units which are overcrowded, unsafe, unsanitary or otherwise unsuitable for residential use. It also results in high prices and rents, which most severely impact lower income households, people on fixed incomes, families with children and other special need groups.

The shortage of rental housing is the most significant need by housing type in San Rafael. Historically, the rental housing vacancy rate has been less than the total vacancy rate for the City as a whole. In 1980, the City's total vacancy rate was 2.3 percent and the vacancy rate for rental units was 2.2 percent. The rental housing vacancy rate estimated for 1984 is 1.2 percent. Few rental units have been built over the last four years, while the demand for rental housing has increased.

Overcrowding and discrimination are more likely to occur when the rental vacancy is very low. Discrimination is difficult to quantify, although it is most likely to occur against



families with children or on the basis of race. Overcrowding is more easily quantifiable. In 1980, 364 housing units (1.9 percent of the City's total) were considered overcrowded, having more than 1 person per room. About 79 percent of these were renter-occupied. Almost on-third of the City's overcrowded households were in East San Rafael.

#### Housing Types

In January, 1984, San Rafael contained almost 21 percent of the housing units in Marin County. In 1970, 58.4 percent of the units in San Rafael were single family homes, compared to 72.4 percent throughout the entire county. In January, 1984, 56 percent of the units in the City were single family compared to 68 percent county-wide. The following table shows units by type.

#### 1970 AND 1984 HOUSING UNITS BY TYPE

<u>Type of Unit</u>	<u>San Rafael</u>		<u>Marin County</u>	
	<u>1970</u>	<u>1984</u>	<u>1970</u>	<u>1984</u>
Single Family	8,104	10,916	52,091	64,049
2 - 4	1,739	2,195	7,205	8,609
5 +	4,044	6,023	11,943	19,549
Mobile Homes	0	402	721	1,579
TOTAL:	13,887	19,536	71,960	94,786

---

SOURCE: 1970 U.S. Census; 1984 Ca. Department of Finance

---

Very large housing units, with six or more rooms, comprised 41 percent of the City's housing stock in 1980. Smaller units, with less than three rooms, comprised 23 percent of the housing stock. Compared to the County as a whole, San Rafael has a larger proportion of units with less than 3 rooms and a smaller porportion of units with more than 3 rooms.

#### 1980 BEDROOMS PER UNIT

<u>Number of Bedrooms</u>	<u>San Rafael</u>	<u>Marin County</u>
None and 1	23.2%	17.7%
2	30.1%	30.9%
3 or more	46.8%	51.4%

---

SOURCE: 1980 U.S. Census

---

### Housing Age

San Rafael is one of the oldest communities in Marin and consequently has a high number of older housing units, although only 21 percent of the City's housing units are over 30 years of age. Most of the City's older units are concentrated in West End, Downtown and Gerstle Park.

#### 1980 AGE OF HOUSING STOCK IN SAN RAFAEL

<u>Years</u>	<u>Number of Units</u>	<u>Percent</u>
Under 10	3,936	20.4%
11 - 20	6,679	34.7%
21 - 30	4,537	23.6%
31 - 40	1,919	10.0%
Over 40	2,187	11.4%
TOTAL:	19,258	100.0%

---

SOURCE: 1970 U.S. Census

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### Household Income

San Rafael's median household income in 1980 was about 4 percent above the Bay Area median and almost 13 percent below the County as a whole. Between 1970 and 1980 the City's median household income increased 52.2 percent, while median household income in the County as a whole increased 76.3 percent. This is due, in part, to the City's higher proportion of elderly residents on fixed incomes. Over the same period, the median home price in San Rafael has increased 290 percent. Approximately 34 percent of the City's households in 1980 would have been considered "low income", earning less than 80 percent of the Bay Area median income.

#### 1980 HOUSEHOLD INCOME

<u>Household Income</u>	<u>San Rafael</u>	<u>Marin County</u>
Less than \$5,000	9.0%	6.9%
\$5,000 - \$9,999	12.2%	9.5%
\$10,000 - \$14,999	13.3%	11.6%
\$15,000 - \$24,999	22.7%	22.8%
\$25,000 - \$49,999	31.3%	34.3%
\$50,000 or more	11.5%	14.8%
San Rafael Median -	\$21,411	
Marin County Median -	\$24,569	
Bay Area Median -	\$20,607	

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SOURCE: 1980 U.S. Census

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Overall, the impact of high housing prices and rents is most severe on households with lower incomes (earning less than 80 percent of median). According to the 1980 U.S. Census, 87 percent of the City's low income households paid more than 25 percent of their income on housing, with 79 percent of those overpaying households being renters. This impact is more severe for low income households since they have less disposable income for other necessities or savings.

#### 1980 OVERPAYMENT FOR HOUSING

(Paying more than 25 percent of Income)

<u>Income</u>	<u>Renters</u>		<u>Owners</u>	
	<u>Number</u>	<u>% of all who rent</u>	<u>Number</u>	<u>% of all who own</u>
LOW INCOME				
Less than \$5,000	1,134	93.5%	403	84.2%
\$5,000 - \$10,000	1,609	92.4%	369	65.2%
\$10,000 - \$16,500	(4,335)	(83.7%)	(1,161)	(58.4%)
MODERATE INCOME				
\$16,500 - \$20,000	384	36.7%	224	37.1%
\$20,000 - \$25,000	102	11.6%	217	20.0%
(Subtotal)	(486)	(25.2%)	(441)	(26.1%)
TOTAL	4,821	67.8%	1,602	43.6%

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Source: 1980 U.S. Census

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#### Housing Tenure

Owner-occupants comprised 54 percent of the total occupied units in San Rafael in 1980, with 46 percent being renter-occupied. In Marin as a whole, 60 percent of the units were owner-occupied and 40 percent were renter-occupied in 1980. In 1980, the proportion of single family detached units that were rented was 12.6 percent, while the proportion of single family attached units that were rented was 41.5 percent. The San Rafael Planning Department surveyed selected condominium projects in 1983 and found that about 50 percent of the units were rented.

Elderly households predominantly lived in owner-occupied units in 1980. Owner-occupants comprised 64.6 percent of the elderly residences and renter-occupants comprised 35.4 percent. Countywide, 29.8 percent of elderly residents rent. Almost 48 percent of the City's non-elderly households rented in 1980 and about 52 percent were owner-occupants.



Housing for the homeless is provided on an emergency shelter basis by various churches throughout the County. The Housing Center of Marin, a non-profit organization coordinating emergency shelter for the homeless, estimates that at any one point in time there are between 75 to 200 homeless people in the urban corridor portion of Marin County. Despite the network of emergency shelters, there is currently insufficient emergency shelter for the homeless, which includes the chronically homeless and the temporary homeless.

### Population Age

San Rafael's 1980 population make-up included slightly fewer children and more elderly as proportions of the population than the County as a whole. It is noteworthy that between 1976 and 1980, the number of children 19 years of age and under in the City decreased by 16 percent, while the number of elderly over 65 years of age increased by 18 percent. Both of these are dramatic changes in just a four year period. The median age in the City has increased from 30.9 in 1970, to 32.3 in 1976 and to 34.1 in 1980. The median age for the County as a whole was 33.6 in 1980. Trends show that the proportion of elderly residents in the county will be increasing. San Rafael's increase in elderly residents will be even faster than the County as a whole because the City has a higher proportion of residents over 55 years of age.

### 1980 AGE DISTRIBUTION

<u>AGE GROUP</u>	<u>SAN RAFAEL</u>	<u>MARIN COUNTY</u>
Under 15	15.5%	17.4%
15 - 18	6.4%	6.4%
19 - 34	29.8%	29.0%
35 - 54	25.8%	27.4%
55 - 64	11.3%	9.9%
65 +	11.3%	9.7%

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SOURCE: 1980 U.S. Census

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### Marital Status

There were more divorced and widowed residents as a proportion of San Rafael's population than the County as a whole in 1980. The proportion of divorced people residing in San Rafael has increased from 6.2 percent in 1970 to 11.0 percent in 1980. The number of married people in the City has decreased from 61.5 percent in 1970 to 49.4 percent in 1980. Of the 5,322 households in 1980 with children under 18 years of age, 25.9 percent (1,377 households) were headed by a single parent, with 1,138 households headed by a single mother.

### Residents' Employment

In 1980, a larger proportion of San Rafael residents were employed in potentially lower paying jobs, such as clerical, labor and machine operators, than in the County as a whole. As shown in the table below, about 55 percent of the City's employed residents work in estimated "lower" paying jobs. A "lower" paying job, for the purposes of this table, has an estimated salary of \$30,000 per year. The City also has had an increase in women in the labor force, many of whom are in lower paying positions.

#### EMPLOYED RESIDENTS OF SAN RAFAEL IN 1980 CATEGORIZED BY ESTIMATED "HIGHER" AND "LOWER" SALARIES

<u>Occupation</u>	<u>Number</u>	<u>Percent of Total</u>
<u>Estimated "Higher" Salaries:</u>		
Executives/Managers	4,058	16.7%
Professionals	4,050	16.6%
Sales (management)	1,521	6.2%
Administrative Support (supervisors/professionals)	1,063	4.4%
Precision Production (supervisors)	240	1.0%
(Subtotal)	(10,932)	(44.9%)
<u>Estimated "Lower" Salaries:</u>		
Technicians (nurses, etc.)	763	3.1%
Sales (retail workers, etc.)	2,044	8.4%
Administrative Support (secretaries, etc.)	3,573	14.7%
Service (police, food, etc.)	2,915	12.0%
Farming and Related	308	1.3%
Craft and Repair	1,757	7.2%
Precision Production (workers)	447	1.8%
Transportation	469	1.9%
Laborers	699	2.9%
Machine Operators	441	1.8%
(Subtotal)	(13,416)	(55.1%)
Total	24,348	100.0%

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SOURCE: 1980 U.S. Census and San Rafael Planning Department

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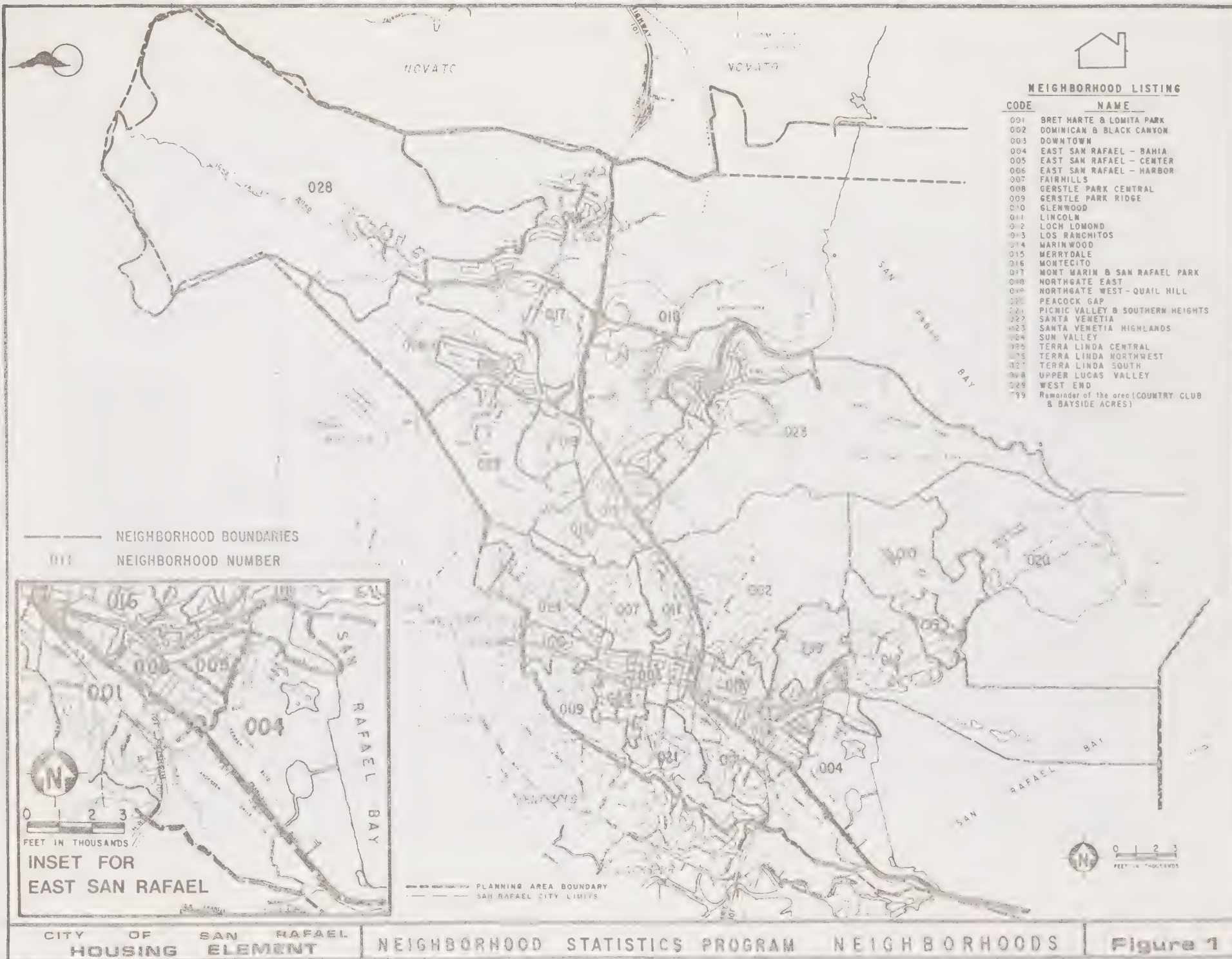
Jobs and housing prices have implications for where people work and live. In 1970, 60 percent of San Rafael residents and over half of all county residents worked in Marin County. The 1980 figures for San Rafael showed slight shifts in the location of employment from 1970, with more residents working in San Francisco and outside the San Francisco-Oakland area. In 1980, 54 percent of the City's employed residents worked in Marin County (30 percent worked in San Rafael), with 26 percent working in San Francisco.

#### PROFILE OF NEIGHBORHOODS IN THE SAN RAFAEL PLANNING AREA

Discussion of neighborhoods in the San Rafael Planning Area provides specific information on local variations in housing conditions and needs. Income, population, housing costs and housing tenure characteristics vary substantially by neighborhood. These differences illustrate why the City has a neighborhood planning program. Figure 1 shows neighborhoods in the San Rafael Planning Area. Those neighborhoods which specifically stand out as having potential housing needs due to the age of the housing stock, household income, high proportion of elderly and a high proportion of single person households are Downtown, Montecito, East San Rafael and Lincoln Avenue. Each neighborhood in the Planning Area is described below, based on 1980 U.S. Census data. Following this discussion is a table which summarizes some of the findings.

- Bret Harte/Lomita Park are mixed single family and apartment areas. Household incomes, housing values and rents are below the planning area and City median. One-third of the residents live alone. Only 6 percent of the housing units are over 40 years old.
- Dominican/Black Canyon contains predominantly owner-occupied single family homes and some duplexes. Household incomes, housing values and rents are significantly higher than the planning area median. Over 18 percent of the housing units are over 40 years in age. Just 16 percent of the households contain only one person.
- Downtown characteristics are quite unique when compared to other neighborhoods in the planning area. The area has a high percentage of elderly and a low percentage of children under 19 years of age. Only 10 percent of the occupied units are owner-occupied, while 90 percent are rentals. Two-thirds of the households in the downtown have only one person. Household incomes, housing values and rents are far below the City and planning area





median. The median household was \$10,464 in 1980. Downtown residences provide a significant amount of housing for low- and moderate-income people. About 60 percent of the units downtown are over 40 years old.

- East San Rafael (Bahia, Center and Harbor) is divided into three sections: Bahia, Center and Harbor. The Center and Harbor areas contain predominantly rental apartments. The median age is about 30, which is lower than the median age citywide. Incomes are also lower than the City and planning area medians. Over one-third of the housing units are occupied by one person. The area has few elderly compared to the rest of the City. The Center area has the lowest median household income in East San Rafael (\$11,789).
- Fairhills is characterized by large, expensive, owner-occupied, single family homes. Single family homes comprise 80 percent of the area's housing units. Less than 20 percent of the units are occupied by one person. Fairhills has a high median household income (\$34,389) and a very high median age (42.2 years).
- Gerstle Park Central has a low median household income and housing sales prices compared to the rest of the planning area. Rents are about the same as the rest of the planning area. The area contains a fairly even distribution of single family homes (30%), duplexes/four-plexes (28%) and apartments (38%). One-third of the units are over 40 years old. About 76 percent of the households are renter-occupied and 42 percent are occupied by one person.
- Gerstle Park Ridge contains 66 percent single family homes, 12 percent duplex/fourplexes and 21 percent apartments. Other characteristics of the neighborhood are about the same as for the planning area as a whole, such as median income (\$22,692), median home values (\$140,000) and median rents (\$341).
- Glenwood is 95 percent single family homes, almost all of which are owner-occupied. Median incomes, housing values and rents are very high compared to the planning area.

- Lincoln includes a mixture of housing types and styles. About 18 percent of the units are over 40 years old. The area contains 30 percent single family homes, 22 percent duplexes/fourplexes and 47 percent apartments. About 70 percent of the units are renter-occupied. In addition, slightly less than half of the units are occupied by one person. The area has a low median household income (\$15,895) and relatively lower rents (\$261) than the planning area as a whole. Home values are just slightly below the planning area median, at \$137,500.
- Loch Lomond/Country Club and Bayside Areas contain 95 percent single family homes with over 90 percent of all the units being owner-occupied. The area has a high median income and high housing values and rents. Few of the units are over 40 years old.
- Los Ranchitos contains 96 percent single family homes, with the remaining units condominiums. All of the units are owner-occupied. Only 4 percent of the units are occupied by one person. Median incomes and home values are very high.
- Merrydale's housing mix is about one-third single family homes and two-thirds multiple family homes. Twenty percent of the units are over 40 years old. Housing incomes, home values and rents are below the planning area median. One person households comprise about one-third of the households. One-third of the units are owner-occupied and two-thirds are renter-occupied.
- Montecito is an older, mixed, higher density neighborhood, with 20 percent of the units over 40 years old. The area contains predominantly duplexes/fourplexes and apartments. Twenty-six percent of units are smaller single family homes. About 24 percent of the population is over 65 years of age. The neighborhood has low median incomes and low housing values and rents. Two-thirds of the units are renter-occupied. About 44 percent of the occupied units contain one person.
- Mont Marin/San Rafael Park has a high median income and high housing values and rents. About 77 percent of the units are single family. Most of the units are owner-occupied (93%), and only 14 percent are occupied by one person.



- Northgate East contains primarily apartments (52%) located near the freeway and the Contempo Marin Mobile Home Park (33%). Approximately 45 percent of all units are owner-occupied and 55 percent are renter-occupied. About one-half of the occupied units are occupied by one person. Housing values, primarily due to the mobile home park are very low (\$51,000) compared to the rest of the planning area. However, rents are above the planning area median. Incomes are slightly below the planning area median. About 18 percent of the population are above 65 years of age.
- Northgate West/Quail Hill contains 66 percent apartments, 18 percent single family homes and 16 percent townhomes. About one-third of the units are owner-occupied. About 37 percent of the units are occupied by one person. The area has the highest proportion of elderly over 65 years of age (27%) of any neighborhood in the planning area. The area also has the highest median age (48.8 years). Incomes, housing values and rents are about at the planning area median. Villa Marin, currently under construction, will add 225 elderly expensive residences in the area.
- Peacock Gap is predominantly a single family neighborhood. Approximately 81 percent of the occupied units are owner-occupied. Only 13 percent are occupied by one person. Incomes, housing values and rents are significantly above the planning area median. The Peacock Gap Neighborhood Plan calls for approximately 600 additional units. Over the next 10 years, it is estimated that 164 single family lots and 149 condominiums will be developed.
- Picnic Valley/Southern Heights are older neighborhoods. Approximately 21 percent of the units are over 40 years old. Other characteristics of this area are almost exactly the same as the planning area as a whole.
- Santa Venetia contains predominantly single family homes (86%). Most of the units (77%) are owner-occupied. Housing values are relatively low (\$103,800) compared to the rest of the planning area, while incomes (\$25,589) are at or about the planning area median.

- Santa Venetia Highlands contains a mixture of single family homes (54%) and apartments (35%). About 60 percent of the occupied units are owner-occupied. Over one-fifth of the residents are over 65 years of age. Rents are slightly below the planning area median. Incomes (\$22,647) are about at the planning area median.
- Sun Valley is comprised primarily of older, single family detached homes (78% of housing units). Most of the remaining units are duplexes/fourplexes (15%). About 21 percent of the units are more than 40 years old. Almost three-fourths of the occupied units in the area are owner-occupied. Household size, income, home values and rents are at about the same level as the planning area as a whole.
- Terra Linda: (Central, Northwest and South) is comprised of 2,709 households (8,047 people) in 1980. The area contains a relatively lower proportion of elderly and higher proportion of children under 19 years of age than the planning area as a whole. Except for Terra Linda South, the area is comprised almost exclusively of single family detached units. Terra Linda South is comprised of 25 percent condominium, duplex/fourplex and apartment units. Household incomes and rents are above the medians for the planning area. Housing values are about the same as the planning area as a whole. Except for the apartment units, the area contains few one person households. Most of the units are owner-occupied.
- Upper Lucas Valley is an unincorporated area which is almost exclusively composed of single family homes. About 96 percent of which are owner-occupied. The area's median household income, housing values and rents are much higher than the planning area as a whole.
- West End includes many older homes, one-third of which are over 40 years old. The area has a mix of single family homes (59%), duplexes/fourplexes (21%) and apartments (19%). About half of the occupied units are owner-occupied. Approximately one-third of the households are comprised of one person. Household income, housing values and rents are at about the same level as the planning area as a whole.

# NEIGHBORHOODS WITH POTENTIAL HOUSING NEEDS

<u>Higher Proportion of Elderly</u>	<u>Percent of Population</u>
Northgate West/Quail Hill	27%
Downtown	24%
Montecito	24%
Santa Venetia Highlands	21%
Northgate East	18%
Planning Area Total:	(11%)

<u>Lower Median Income</u>	<u>Income</u>
Downtown	\$ 10,464
East San Rafael - Harbor	\$ 11,789
Montecito	\$ 13,161
Gerstle Park Central	\$ 14,206
East San Rafael - Center	\$ 15,606
Lincoln	\$ 15,895
Planning Area Total:	(\$ 23,238)

<u>Lower Median Home Values</u>	<u>Home Value</u>
Northgate East	\$ 51,900
East San Rafael - Center	\$ 70,000
Downtown	\$ 91,500
Santa Venetia	\$103,800
Gerstle Park Central	\$107,600
Bret Harte/Lomita Park	\$108,300
Merrydale	\$114,300
Montecito	\$116,900
Planning Area Total:	(\$145,400)

<u>Lower Median Rents</u>	<u>Rent</u>
Downtown	\$ 216
Bret Harte/Lomita Park	\$ 260
Lincoln	\$ 261
Santa Venetia Highlands	\$ 265
Montecito	\$ 280
East San Rafael - Harbor	\$ 282
Merrydale	\$ 286
Planning Area Total:	(\$ 311)

<u>Higher Proportion of Single Person Households</u>	<u>Percent of Households</u>
Downtown	64%
Lincoln	48%
Northgate East	47%
East San Rafael - Harbor	46%
Montecito	44%
Planning Area Total:	(28%)



<u>Higher Proportion of Renter-Occupied Units</u>	<u>Percent of Households</u>
East San Rafael - Harbor	94%
Downtown	90%
East San Rafael - Center	87%
Montecito	82%
Gerstle Park Central	76%
Lincoln	70%
Northgate West/Quail Hill	66%
Merrydale	64%
East San Rafael - Bahia	64%
Planning Area Total:	(41%)

<u>Higher Proportion of Units Over 40 Years Old</u>	<u>Percent of Households</u>
Downtown	60%
West End	33%
Gerstle Park Central	32%
Sun Valley	21%
Picnic Valley/Southern Heights	21%
Montecito	20%
Lincoln	18%
Dominican/Black Canyon	18%
Planning Area Total:	(10%)

<u>Higher Proportion of Multiple Family and Manufactured Housing</u>	<u>Percent of Units</u>
East San Rafael - Center	100%
East San Rafael - Bahia	98%
Northgate East	98%
East San Rafael - Harbor	95%
Downtown	86%
Northgate West/Quail Hill	82%
Montecito	74%
Gerstle Park Central	70%
Lincoln	69%
Merrydale	63%
Planning Area Total:	(44%)

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SOURCE: 1980 U.S. Census - Neighborhood Statistics Program

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#### RECENT CONSTRUCTION ACTIVITY

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There are about 1,000 new residential dwelling units/lots that have at least partial planning approval from the City but do not have building permits yet. Building activity in general was very slow in 1982, however it picked up considerably in 1983. Building permits for only 12 new units were

issued during all of 1982. However, from January, 1983 through October, 1984, 648 permits were issued. Below is a summary of 1970 to 1984 development trends in the City of San Rafael and the entire planning area.

1. Housing units added to the City's housing stock between 1970 and October 1984:

A total of 5,540 housing units were added to the City's housing stock between 1970 and October, 1984. This includes 1,813 units added through annexation and 3,727 units added through new construction. Between 1970 and October, 1984, the City has added an average of 250 units per year through new construction. This includes replacement of demolished units, which have averaged about 4 units per year since 1980. Total housing units in the city were 14,063 in 1970; 19,258 in 1980; and 19,603 in October, 1984.

Building permits have been issued for an additional 632 units which have not yet been constructed. An additional 1,004 residential units/lots have at least partial approval from the City but have not yet applied for building permits. A summary of construction activity since January, 1980 is shown below.

JANUARY, 1980 TO OCTOBER, 1984 BUILDING ACTIVITY IN SAN RAFAEL

<u>Approval Status</u>	<u>Condo- miniums</u>	<u>Apart- ments</u>	<u>Duplexes</u>	<u>Single Family</u>	<u>Total</u>
At least Partial					
Planning Approval	562	198	4	240	1,004
(No building Permit)	(56%)	(20%)	(0%)	(24%)	(100%)
Building Permit	601	16	2	13	632
	(95%)	(3%)	(0%)	(2%)	(100%)
Completions	218	181	26	79	504
	(43%)	(36%)	(5%)	(16%)	(100%)
Total	1,381	395	32	332	2,140
	(65%)	(18%)	(2%)	(15%)	(100%)

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SOURCE: San Rafael Planning Department

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2. Building activity in the Unincorporated portion of the San Rafael Planning Area between January, 1980 and October, 1984:

Between 1980 and October, 1984, a total of 105 units have been built or issued building permits in the unincorporated portion of the San Rafael Planning Area. This includes 72 multiple family units for the elderly in the Parnow Friendship House and 33 single family detached homes.

TOTAL HOUSING UNITS IN THE SAN RAFAEL  
PLANNING AREA AS OF OCTOBER, 1984

<u>Location</u>	<u>Existing Units</u>	<u>Approved Units</u>	<u>Total Units</u>
City of San Rafael	19,603	1,636	21,421
Unincorporated Area	4,458	25	4,483
Total Planning Area	24,061	1,661	25,904

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Source: Marin County Building Department; San Rafael Building Department; California Department of Finance

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3. New Low- and Moderate-Income Housing Units since January, 1980. Since 1980, a total of 357 low- and moderate-income housing units have been built or are under construction in the San Rafael Planning Area, with 80 percent of these located in the City. Of the 1,136 new units built or under construction in the City since 1980, 285 units (25 percent) have been at below market rate. Of these, 51 percent are low-income rentals for elderly and 35 percent are moderate income owner-occupied units (family or elderly), with the remaining 14 percent meeting other needs. BMR units built since 1980 or under construction in the Planning Area include the following:



1980-1984 LOW- AND MODERATE-INCOME UNITS

<u>Project</u>	<u>Units/Rooms</u>	<u>Need Group</u>	<u>Source of Funding</u>
Parnow Friendship House	72	Elderly rental	HUD Section 202
626 Del Ganado	12	Handicapped rental	HUD Section 202
San Rafael Commons	83	Elderly rental	City Redevelopment Agency, HUD, CDBG
Rotary Manor	63	Elderly rental	San Rafael School District, San Rafael Rotary Club, San Francisco Foundation, CDBG
MAWS (acquisition)	10	Women-temporary	CDBG
Housing Center of Marin (acquisition)	12	Family-temporary	CDBG
Grove Hill	4	Owner-occupants	City BMR program
*Meadow Oaks	13	Owner-occupants	City BMR program
*Centertown	5	Elderly owner	City BMR program
*Captain's Cove	47	Owner-occupants	Mortgage Revenue Bonds
Laurel Glen	30	Owner-occupants	Mortgage Revenue Bonds
Second Units	6	Renter-occupants	Assumes affordability
Total	357		

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Source: San Rafael Planning Department, 1984

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\* Under construction

AVAILABLE LAND AND FACILITIES CAPACITY

Vacant Land Inventory

An update of the 1981 Housing Element's vacant land inventory was done as part of the 1984 Housing Element to determine the availability of potential residential land. The conclusions of this updated inventory are that (1) there is sufficient land available to meet the City's 1990 housing needs, and (2) the supply of available land is dwindling and

should be efficiently and effectively used in achieving the City's various goals and special housing needs. New construction and project approvals in the City between February, 1981 and October, 1984 have reduced the total vacant land by 551 acres (from 1,673 acres to 1,122 acres). A total of 1,104 acres of land was estimated to be available and suitable for residential development in 1981 and as of October, 1984, that amount had been reduced by 373 acres to a total of 731 acres.

ABAG housing need projections for the San Rafael Planning Area from 1980 to 1990 total 2,714 units, of which 1,241 have been built or are under construction in the Planning Area, leaving 1,473 additional units. At an average density of five units per acre, these new housing units would use about 25 percent of the currently available acreage suitable for residential development. The policies of the Housing Element address reuse and more intensive use of existing areas, e.g., use of air rights, mixed commercial-residential development, and higher densities for lower income development. Because of these policies, this acreage estimate, based on relatively low density development of only vacant land, clearly demonstrates that the City has the land to accommodate the projected needed housing units.

Of the 1,122 acres of vacant land in San Rafael without any project approvals as of October, 1984, 58 percent (653 acres) were vacant developable residential parcels larger than one acre in size and 7 percent (79 acres) were residential infill parcels less than one acre. Non-residential uses were identified for 13 percent (148 acres) of the available vacant land, and 22 percent (241 acres) was "other" land. Over 70 percent of the parcels considered available and suitable for residential use are currently residentially zoned. In addition to these lands there is approximately 1,705 acres of land encompassed by the Silveira, St. Vincent's and Daphne properties in the unincorporated area north of the city limits. These areas are being considered in the North San Rafael Policy Plan.

Including only major parcels in the San Rafael Planning Area, there is the potential for about 2,659 to 3,966 units to be developed over the next five years. Most of these units are expected to be attached or multiple family units. Below is a summary of the estimated dwelling unit potential of major parcels; those noted with an asterisk (\*) are Housing Opportunity Areas. The estimates are based on neighborhood plans and, in some cases, project submittals. All will be subject to the City's review and approval of specific project proposals. Most of these sites will be developed under Planned District ("PD") zoning.

- A. Civic Center North (estimated 260 to 300 units, with potential up to 500 smaller apartment units). Site development will require significant off-site sewer improvements.
- \*B. Smith Ranch area (estimated 900-950 units). Possible sites include:
  - 1) Smith Ranch Hills (400 elderly units and 100 BMR family units).
  - 2) Cresta Drive (estimated 150 units).
  - 3) Possible residential development alternative for Ross General Hospital site (rough estimate of 150-200 units based on the original master plan).
- C. Peacock Gap (estimated 310 units to 1995; total of about 600 additional units at buildout). Construction is currently underway, via assessment district financing, for improvements in the Peacock Gap area.
- \*D. City-owned site at Bellam Boulevard (estimated 180 units). Depends on mitigation for hazardous materials.
- \*E. North San Rafael area (proposed 500 units by 1990 in the first phase of implementation of the North San Rafael Policy Plan). This area will be subject to the City's review and approval of the North San Rafael Policy Plan. Additional water storage and distribution are needed for the area.
- \*F. PG&E yards at Lindero Street (development proposals range from 116 to 410 housing units at the site). Depends on mitigation for hazardous materials.
- \*G. San Rafael Sanitation District Main Treatment Plant (estimated 50 units).
- H. Spinnaker on the Bay and Canalways (rough estimate in the East San Rafael Neighborhood Plan Working Paper #2 is 343 to 1,116 units).

Sites in East San Rafael will be subject to analysis in the East San Rafael Neighborhood Plan. Facilities needs in East San Rafael include traffic/street improvements and a water storage facility.



## Facilities Capacity

Highway. Congestion on Highway 101 is clearly a regional problem. Highway 101 operates at capacity through San Rafael at peak hours. Expansion of the highway's capacity is primarily the responsibility of the State Department of Transportation. The Highway 101 Corridor Plan and Program task force is studying ways to relieve future congestion on Highway 101 in San Francisco, Marin and Sonoma Counties.

Local Streets. Congestion presently occurs or is projected to occur on numerous local streets in Northgate, Downtown and East San Rafael. Past, ongoing and future planning studies strive to balance new development with transportation capacity; an important determinant of the type and amount of future developments in San Rafael.

Water. San Rafael is provided water by Marin Municipal Water District. The district utilizes a system of county-wide reservoirs and storage tanks to supply its service district. During the 1970's a shortage of water supply necessitated a moratorium on issuance of new building permits. Since the drought, the District has taken steps to significantly increase water storage capacity, encourage water conservation practices and acquire additional water rights so that this situation will not occur again. Provision of water storage tanks at higher elevations and pump stations can be expected to be a significant cost to certain projects. However, water is not expected to be a constraint to moderate additional growth.

Sewage Treatment. San Rafael lies in two drainage basins, each served by a different sewage treatment district. The San Rafael basin area is to be served by the Central Marin Sanitation Agency treatment plant in the near future. The Las Gallinas basin will be served by the upgraded and expanded Las Gallinas Valley Sanitary District plant. Given the scheduled improvements, sewage treatment capacity is not seen at this time as limiting residential development consistent with Association of Bay Area Government projections.

## MARKET CONSTRAINTS

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### Land Costs

The cost of land throughout Marin County and in San Rafael is very high. Vacant land within the City of San Rafael is limited. Since the demand for housing in the City is very high (vacancy rate at 1.3 percent), the value of potential residential land is increased by the demand and has become a substantial factor in the cost of providing housing. Land

costs can entail up to 40 percent of the costs of a home in Marin, versus 22 percent nationally. Major contributors to the cost of land are the amount of land available and the density of residential use allowed. In addition, cost is affected by other factors such as location, buildability, availability of community services, attractiveness of the neighborhood and other restrictions.

The cost of the remaining land in San Rafael varies greatly depending upon its location, size, availability of public services and the difficulty of development (steep slope, bay mud or flatland). Single family infill lots can range in price from \$90,000 to \$115,000 up to \$700,000. In Peacock Gap, an existing lot might cost from \$160,000 to \$190,000. It is unlikely that one could purchase an infill lot in San Rafael for less than \$90,000. The lowest price for multiple family lots can range from \$20,000 to \$50,000 per unit. The price of the few larger acreage parcels is difficult to determine. The cost of development may be high because of geotechnical and other problems on these remaining sites.

#### Construction Costs

The costs of constructing housing have risen significantly in recent years. According to a Bank of America analysis in 1983, the typical cost to build a wood frame single family detached home (1,500 square feet in size) in the Bay Area was about \$60 per square foot. Construction costs for an average multiple family unit are about \$50 per square foot. While construction costs for new housing have risen dramatically in recent years, so too has the cost of "used" housing.

Increases in construction costs are not the only culprits in increasing housing costs in the Bay Area or San Rafael. Local government has control over some factors affecting construction costs such as permit processing, building code requirements, construction standards, pre-development studies and design review. But local government has little control over the costs of labor and materials. The Marin Property Owners Association indicates that while labor contracts are the same in Sonoma and Marin Counties, Sonoma County labor costs are lower because there is more flat buildable land in Sonoma County and workers can get the job done faster. In addition, Sonoma County land prices are less overall.

#### Financing Costs

Home buyers are also confronted with high mortgage interest rates, which are currently at about 14.0 percent for a 30-year fixed rate loan. Adjustable Rate Mortgages (ARM) are currently at about 11.5 percent. These mortgages can be adjusted to a maximum increase of about 5 percent over 30

years. A major problem is qualifying for loans at high interest rates. The following table shows how monthly mortgage payments differ at varying interest rates for a \$100,000 mortgage made on a \$120,000 home with 20 percent down payment.

\$120,000 House (20 Percent Down Payment)  
Monthly Payment on a 30 Year \$100,000 Mortgage

<u>Interest Rate</u>	<u>Payment</u>	<u>Needed Income</u>
9%	\$ 805	\$29,272
11%	\$ 952	\$34,618
13%	\$1,106	\$40,218
15%	\$1,264	\$45,964
17%	\$1,426	\$51,854

An example of what these interest rates mean in terms of a monthly payment and qualifying for a loan can be seen in the above table. With a 20 percent down payment (\$20,000) and a possible interest rate of 13 percent for 30 years at a fixed rate, the monthly payment will be \$1,106. Using the rule of thumb that the housing payment should not exceed 33 percent of the household's gross income, the buyer would have to earn over \$40,000 per year. Not very many households in San Rafael would qualify.

Some of the optional financing techniques available include Adjustable Rate Mortgages (ARM), seller financing at lower rates, "balloon" payments requiring re-financing, etc. Several things should be pointed out about financing cost and alternative methods of financing. First there are many alternatives. Second, all methods assume some kind of financial risk in terms of long-term commitment. Some people may refrain from buying or selling homes using some of these alternative methods simply because they are not comfortable with the kind of risk involved.

Finally, high prices of financing residential properties are also discouraging to speculators or investors in real estate who would normally provide rental units (single-family or multiple). Hence, an increase in owner-occupied single-family homes and condominiums is anticipated. This trend may change the composition of neighborhoods with a large number of rental units. In San Rafael's case, City ordinances have made conversion of existing rental units to condominium difficult. The number of apartment rentals constructed recently has been very small, although multi-family bond programs appear to be providing some new impetus in attracting developers to rental construction. From 1980 to October, 1984 a total of 2,140 units were built or had at least partial approval from the City, but only 395 (18 percent) were rental apartment units.



### Land Use Controls

The City of San Rafael regulates the use of land within the City limits through the General Plan, the Zoning Ordinance, the Subdivision Ordinance and the Building Code. The City's General Plan was adopted in October, 1974. It consists of a policy plan, land use and other maps which address the entire City and the Planning area beyond the City limits. In the General Plan text there is also a description of various action programs pertaining to the plan elements. The goal of the 1974 Plan is to establish "a continuing long term planning process which will make the plan increasingly comprehensive and more accurate in specific detail".

San Rafael's General Plan provides an overview and stated intention of subsequent development of specific neighborhood and area plans within the umbrella of the General Plan. To date, the following specific neighborhood plans have been completed: Gerstle Park, Peacock Gap, Neighborhood 13/4 and the Northgate Activity Center Plan. The East San Rafael Neighborhood Plan is currently being developed and is expected to be completed in early 1985.

The relationship of zoning to the General Plan is an important aspect of San Rafael's land use regulation. In areas where specific neighborhood plans have not been adopted the residential density allowed on a project is determined by the planning review process and the appropriate zoning. Rather than being overly restrictive, the General Plan and zoning in areas currently without neighborhood plans are less restrictive than in many California communities. A comparative study by the Marin County Planning Department found that San Rafael's zoning allows densities higher than any community in the County.

San Rafael's zoning ordinance allows some of the highest residential densities in Marin County. San Rafael's multiple-family ("R-3") District allows 1 unit per 1,000 square feet of land area, compared to 1,500 square feet in most Marin cities' multi family zoning districts. This translates to 43 units per acre compared to 29 units per acre.

San Rafael has used P-D (Planned Development) zoning for even greater density on selected sites. San Rafael Commons, for example, was built at 90 units per acre, with the higher density allowed through good site design and reduced parking requirements because it is an elderly project. San Rafael's single family ("R-1") District allows lots down to 5,000 square feet in size, which is the smallest single-family lot zoning allowed in Marin."

On and off-site improvements required by the City are fairly standard compared by other cities in the County. Such improvements can include curb, gutter and sidewalk for an average project. More expensive improvements can be necessary where there is inadequate downstream drainage. Consequently, new projects must mitigate the effects of increased runoff downstream. Extensive areas in San Rafael are in areas designated as a flood plain by the Federal Emergency Management Agency (FEMA)."

### Permit Approval Process

Like all local jurisdictions, the City of San Rafael has a number of procedures and regulations it requires any developer to follow. A project proposed in San Rafael is involved in some combination of the following review processes: environmental review, annexation, zoning, subdivision, design review, use permits, and building permits. Undue delays in processing project applications increase a developer's costs. In San Rafael, many permits are processed concurrently at the discretion of the applicant. In addition, the City has been "fast tracking" affordable housing projects through the necessary review processes by assigning priority for staff time to them. Other methods the City uses include: procedural application checklists for clarity; early involvement of developers with neighborhood residents to provide information and identify potential problems; combined processing of zoning and design review applications; master Environmental Impact Reports or data; etc. The costs of processing are the result of State requirements, local procedures, the quality of project submittals and local resident review.

### Local Permit Fees

Costs associated with permit process may act as a constraint to the development of affordable housing. Line item permit costs are related to processing, inspection and installation services. They are limited by California law to the cost to the various agencies of performing these services. Fees charged by San Rafael in 1984 generally ranged between \$1,200 and \$2,100 per unit. Minimum permit cost estimates are set forth below for two types of projects: a single family home (1,500 square feet) and a condominium (one of four 950 square foot units). Fees can vary depending on site conditions, location and the type and design of development.

# APPROXIMATE PERMIT COSTS

<u>San Rafael Permits</u>	<u>Single Family (\$90,000 to construct)</u>	<u>Condominium (\$47,500 to construct)</u>
Building Permit	\$ 403.00	\$ 269.50
Plan Check	261.95	175.00
Development Tax	382.50	255.00
Plumbing, Mechanical and Electrical	150.00	125.00
Zoning Change	--	115.00
Use Permit	--	45.00
Design Review	--	62.50
Initial Study	--	10.00
Notification Fee	--	6.25
Subdivision	--	81.25
 SUBTOTAL A:	 \$1,197.45	 \$1,144.50
 Sewer Connection	 \$ 300.00	 300.00
Water Installation	1,800.00-	1,800.00-
	3,800.00	3,800.00
 SUBTOTAL B:	 \$2,100.00	 \$2,100.00-
	4,100.00	4,100.00
 TOTAL	 \$3,297.45-	 \$3,244.50-
	\$5,297.45	\$5,244.50

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Source: San Rafael Planning Department (1984)

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The City also assesses traffic improvement mitigation fees for projects in the Northgate area and in East San Rafael. Fees are assessed development projects which increase p.m. peak hour traffic, with each project paying a prorata share of designated improvements. In Northgate, the current fee is \$2,097.95 per p.m. peak hour trip. In East San Rafael, the fee is \$2,187.66 per p.m. peak hour trip. Small residential units (less than 2 bedrooms or 1,000 square feet) are assigned .7 p.m. peak hour trips, while large residential units are assigned 1.1 p.m. peak hour trips. The fees are tied to a construction cost index.

San Rafael's permit fees are much lower than permit fees charged by Marin County. The City has about the same permit fees when compared to other cities in the County. The City has implemented a policy of waiving certain fees for affordable housing projects. For example, all City building fees were waived for both Rotary Manor and 626 Del Ganado.



### Article 34 Referenda

California Law (Article 34) requires jurisdictions to place public housing projects on the ballot for local approval before construction. In 1977 San Rafael voters passed by a 73 percent majority, a referendum allowing construction of 120 publicly-financed housing units for senior citizens. Eighty-three of these non-market rate units were built in the San Rafael Commons project. The election indicates a general willingness to approve Article 34 referenda in San Rafael.

By requiring referendum approval of all low rent housing projects "developed, constructed, or acquired in any manner" by any state or public body, Article 34 of the State's Constitution poses an obstacle to the delivery of housing suited to the needs of lower income households. In general, Article 34 applicability depends on three criteria. First, a state or public body must be involved in the project. Private sponsors developing low rent housing projects with federal or private money, for instance, are not subject to Article 34. Second, the State or public body must develop, construct or acquire the project. Public agencies which lease low rent housing are not covered by Article 34. The third requirement is that the project be a low income rental development. The development of mixed income rental housing which is not 50% or more low income has been held by California courts not to require a referendum.

State legislation exempts from the referendum requirement the following types of projects: (1) privately owned housing which is less than 50% low income rental; (2) privately owned housing which is not financed or subsidized by a State or local public agency; (3) cooperative housing, and any other type of owner-occupied housing; and (4) newly constructed, privately owned one-to-four family dwellings not located on adjoining sites.

### OPPORTUNITIES FOR ENERGY CONSERVATION

Affordable energy is an essential component of affordable housing. Energy costs to the consumer have increased 100 percent over and above inflation since 1970, while crude oil prices have increased more than 500 percent. Houses built after 1975 use about half as much energy as homes built before then because of California State conservation standards. More recent standards are even more strict.

For new housing, State conservation standards, implemented as part of the Building Code substantially reduce the cost of energy for homeowners. Since much of San Rafael is already built out, there is also opportunity for energy savings in existing housing. Most residential structures can be retrofitted with conservation measures that provide nearly the energy savings achieved in recent new construction. Many can also be retrofitted with passive design measures, e.g. the addition of a solarium or south-facing windows in conjunction with a heat storage mass.

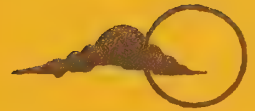
There are several local programs which have provided assistance to low-and moderate-income households in retrofitting their homes. These include the Marin Citizens for Energy Planning "Home Weatherization" project; the Marin County Planning Department's "Housewarming Project," and PG & E's "Zero Interest Program." The County's "Housewarming Project" is no longer being funded. The M.C.E.P. expects to assist 450 households in the County over the next several years under its "Home Weatherization" project.





**SAN RAFAEL**

**CITY OF**



**EVALUATION OF 1981  
HOUSING ELEMENT PROGRAMS**



**HOUSING ELEMENT**



This section describes the achievements of City housing programs established in the 1981 Housing Element. There are many factors which affect the success or apparent failure of a program. The programs discussed below can be evaluated in light of: (1) what the City has done to implement the program; (2) what other agencies or groups have done to implement the program; (3) the effects of the post 1981 housing market and economy in general on the program; and (4) the decreasing availability of state and federal funding for new below market rate housing.

## CONSERVATION ACTION PROGRAMS

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1. Retaining existing multiple family residential zoning and discourage non-residential uses in these zones.  
A study of downtown land use was completed; however, revisions to the zoning ordinance have not been done due to reduced staffing and the increased number of development applications since adaption of the 1981 Housing Element. The zoning ordinance changes were expected to include revisions to uses allowed in R-3 Multiple Family Zones. The intent would be to develop a "pure" R-3 zone which would eliminate discretionary office uses and displacement of residential units. Other than zoning work, the staff routinely discourages conversion of residential uses in R-3 and R-4 zones.

Twenty-three residential units have been lost to office conversion use and two to retail commercial use since September, 1981 as a result of City Planning approvals. The potential exists for increased conversions. Work is currently being done to study downtown residential uses and develop mitigation measures for when displacement occurs. Possible measures include replacement housing and "in-lieu" fees. The Planning Commission and City Council will consider a report late 1984 - early 1985.

2. Rehabilitation Loan Subsidy Programs  
The Marin County Housing Authority administers the Rehabilitation Subsidy Program. Community Development Block Grant funds for rehabilitation loans have decreased significantly over the last three years. The amount available for countywide use was \$491,600 in 1980-81; \$454,700 in 1981-82; \$284,000 in 1982-83; and \$296,000 in 1983-84. This represents a 40 percent decrease over the last four years in constant dollars. Funding next year is expected to be about the same as this year.



Through November, 1983, a total of 171 loans have been funded countywide for a total loan amount of \$2,140,056. There have been 18 loans funded in San Rafael for a total loan amount of \$209,545 (an average of \$11,500 per loan). This represents about 10 percent of the total loans made countywide, which is significantly less than San Rafael's share of the county's population (20 percent). The San Rafael Building and Planning staffs need to promote the program more aggressively since competition for the loans is high, especially in neighborhoods with a high percentage of older housing, such as Downtown, West End, Gerstle Park, Sun Valley, Picnic Valley/Southern Heights, Montecito and Lincoln Avenue.

The Housing Authority also administered the Section 8 Moderate Rehabilitation Program, which provided a rehabilitation subsidy to owners of rental units. The program ended in 1983. Approximately 30 units were rehabilitated countywide under the program, with eight units (five 2-bedroom units and three 3-bedroom units) being located in San Rafael, which is 27 percent of the county total.

A new federal rehabilitation program, to be administered by the Housing Authority, is called the Rental Rehabilitation Program. There will be \$154,600 available countywide for 1984-85. The Housing Authority will be targeting the Canal area of San Rafael because it meets program distribution guidelines for an area having low-income households and rents where displacement or gentrification is least likely to occur. Other program requirements include: current occupant and rents must be affordable to low-income households (80% or less of median income); funds must be matched by the owner of the unit; and the maximum amount of \$5,000 per unit. The Housing Authority expects to rehabilitate a minimum of 31 units countywide under current funding.

3. Presale Inspection Program.

The City Building Department continues to inspect all residential units (single family and multiple family units) upon sale of the unit. Between September, 1981 and January, 1984, 946 inspections were made covering 1,900 units (850 single family units and 1,050 duplex and multiple family units). The inspections concentrate on safety related matters to assure that units are safe and conform to the Building Code.

4. Enforce existing condominium conversion regulations.

The City's condominium regulations continue to deter conversion applications. Staff continues to discourage applications needing exceptions to the City's condominium development standards. No such applications have been

received since 1981, although there is indication of current interest in converting several apartment complexes in the City. Specific discussions have been held with staff about converting Crest Marin apartments to condominiums. To date, no application has been received. Although no apartment buildings have been converted since September, 1981, an old "vertical" subdivision, which was approved prior to 1973, resulted in the conversion of 31 units at 35 Fairfax in 1982. There has not been a comprehensive study to identify all of the previously approved "vertical" subdivisions in the City, and there may be others. Since few rental units have been built or approved in the last five years, any loss of rental units will significantly affect the rental housing supply in the City.

5. Encourage limited equity cooperative and other financed programs which have resale controls.

A limited equity cooperative, unlike "market-rate" cooperatives, places a limit on the increased share of the total value of the cooperative. Resident and renter groups were to bear the responsibility for undertaking this activity. No proposals for such programs have been submitted to the City. The draft revised subdivision ordinance to be reviewed by the Planning Commission and City Council specifically includes cooperatives within the definition of condominiums. Processing of the draft has lagged due to limited Planning Department staff resources and increased current planning work load.

6. Encourage federal, state, and/or local rental subsidy programs.

Three rental subsidy programs have been available to San Rafael residents: the Rebate for Marin Renters Program (RMR); Section 8 Rental Assistance Program; and Project Independence. San Rafael's share of the total subsidized rental units countywide has been about 50 percent. The RMR and Section 8 programs have been very successful in providing housing for lower income residents, or those earning less than 80 percent of median income. The Section 8 program is still active, however, funds from the San Francisco Foundation with a local match for the RMR program have been discontinued.

Rebate for Marin Renters: The City of San Rafael was the major contributor to the RMR program in the County. The City contributed a total of \$60,000 to the program, making the total funding available in San Rafael \$189,269 (35 percent of the total spent). The average annual cost was about \$1,200 per low-income unit. Through September, 1983, the program assisted 131 families in San Rafael (40

percent of the countywide total). The program was extremely beneficial in several ways: (1) all participants earned less than 80 percent of median income (about 27 percent earned less than 50 percent of median); (2) many of those assisted were employed low-income families, usually having limited federal programs available (62 percent of all recipients were families and 42 percent of all recipients were single parent families); and (3) the average length of assistance was 10-12 months per family, which shows that RMR was a short term subsidy (about 41 percent of those who left the program go onto the Section 8 program, which continually has a long waiting list).

Section 8: In January, 1984, the Section 8 Rental Assistance Program was assisting 455 households in San Rafael. This is an increase over the 425 households being assisted a year ago. San Rafael's share of the total number of households now being assisted countywide is just over 50 percent. Under relatively new guidelines from HUD, the renter's share of the rent for households just starting out on the program has been increased from 25 percent to 30 percent of their annual income. The total 455 households now being assisted include: 235 very low income elderly or disabled (making less than 50 percent of median income); 8 lower income elderly or disabled (making between 50 and 80 percent of median); 192 very low income families; and 14 lower income families. Thus, 53 percent of the households being assisted are elderly or disabled and 47 percent are families.

Project Independence: Project Independence is a state after-care program similar to Section 8 also administered by the Housing Authority. Funds are provided to disabled people who are receiving vocational/ educational training, physical/emotional therapy, or require in-home support to remain independent. Participants must be referred by a participating agency. There were 30 units being funded under the program in 1983, with 18 of those units (60 percent) located in San Rafael.

7. Resale regulation of lower and moderate income units provided as a result of inclusionary and/or public funding action.

The City has required resale controls on all inclusionary units approved as part of subdivision actions: 4 units in Grove Hill; 13 units in Meadow Oaks; 10 units in Centertown (although this may be reduced to 5 units due to a new application for reduced overall density); and up to 16 units in Captain's Cove (if all of the units are not in a moderate price range).



8. Encourage acquisition of rental housing by non-profit organizations.

The only non-profit group to approach the City regarding acquisition of rental housing in the last two years has been the Marin Abused Women's Services. Their "second-step" project provides long-term affordable housing for 25 to 30 abused women and their children in 10 existing apartments. The City endorsed the Marin Abused Women's Services Community Development Block Grant application and expedited City use permit approval of the project. The use permit was granted and the project has been occupied since.

9. Focus building code enforcement with Rehabilitation Assistance program.

The City's Code Enforcement Officer has worked closely with the Canal Community Alliance to assess the need for focused code enforcement in that area of San Rafael. This resulted in the assessment that intensive focused code enforcement was not needed, although the City continues to work closely with the Canal Community Alliance. There has been no documentation of other areas with special non-compliance problems. The County Health Department inspects all rental projects over three units in the city on the average every two years. When there is a potential problem, City Departments (Planning, Building, Fire, etc.) will jointly inspect a unit with the County Health Department. This multi-department coordination results in a more effective identification of potential problems, especially before they become significant. The City inspected approximately 300 units in this manner in 1983 and is continuing this effort as part of the City's ongoing code enforcement program.

10. Develop an ordinance to prohibit rental housing discrimination against families with children.

The Marina Point Ltd. v. Wolfson 1982 court decision prohibits landlords from discriminating against families with children except in senior housing projects, making a City ordinance to achieve the same end unnecessary. If the City were to adopt such an ordinance, it would become the enforcement agency. As the law exists, a tenant has the Unruh Civil Rights Act, wrongful eviction and other remedies set forth in the civil code. Aggrieved tenants are assisted by Tenants Association of Marin, the Legal Aid Society, Marin Mediation Services, Canal Community Alliance, etc.

## HOUSING OPPORTUNITY AREA ACTION PROGRAMS

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1. Use CDBG funds to landbank housing opportunity areas.  
In March, 1982, the City sought and received \$250,000 in CDBG funds for acquisition of approximately 3 acres of the 11 acre P G & E site at Second and Lindero. Recently, the City Council authorized requesting that the \$250,000 be reapplied to the 8.4 acre City owned property on Bellam Boulevard. Staff has initiated surplusing procedures, and a neighborhood plan is being prepared which includes the site.
2. Restructuring and continuing the Redevelopment Agency.  
The City Redevelopment Agency negotiated approval by the County Board of Supervisors and other taxing entities for issuance of approximately \$12 million in bonds. About \$500,000 of the amount is proposed to be used as seed money for housing projects.
3. Use of Air Rights.  
In 1983 the City reviewed the possibility of providing housing over a .4 acre downtown parking lot at Third and "C" Streets. In concept, the City has supported "air rights" as a possible means of providing housing in the downtown area. however. At that particular location, however, there was concern that the City would lose its flexibility for future use of the site (either selling the site, developing more parking, or developing the site for other uses). The City put ads in the newspaper officially soliciting proposals for air rights development of the site, however none were received. Other communities (such as San Francisco and Palo Alto) have found air rights construction costs to be high because a platform structure supporting the units needs to be built. The preliminary conclusions of a study of air rights over parking at several sites in San Anselmo showed that the platform costs, compared to standard foundations, added a minimum of \$5,000 to the cost of a unit.
4. Residential use of surplus school sites which are found to be consistent with identified criteria for site selection.  
The City is approaching this issue on a case-by-case basis. The City coordinates with the school districts as sites become surplus. Sites currently under review include Hartzell School and San Pedro School. The San Rafael School District's consultant has worked with the City and adjacent homeowner groups to develop a master plan for the Hartzell School site. Consequently, the City recently approved a master plan for the site which would allow mixed use development of 50 residential units (at least 10 percent BMR) and offices.

San Pedro School has not been officially declared surplus. A decision will not be made for a year or so. The City will assist the San Rafael School District with Master planning the site.

The Dixie School District has not officially declared any of its school sites as surplus. City staff has encouraged Dixie staff to meet with the City and neighborhood groups well in advance of declaring any site surplus.

The San Rafael High School District is currently deciding which of its two high schools to close and when. The City will continue to monitor the School District's decision-making and will coordinate with the District to plan reuse of the surplus site ultimately designated.

#### AFFORDABLE NEW CONSTRUCTION ACTION PROGRAMS

1. Allow mixed residential/commercial uses in areas where only commercial uses are allowed consistent with other community goals and policies.

All commercial zones in San Rafael allow residential uses with a use permit. As a residential project would be a discretionary use, City policy becomes the key in the decision making process. Some of the City's policy documents do not provide for mixed use, such as the Northgate Activity Center Plan and existing designations for portions of East San Rafael.

The City typically looks for mixed use in areas that border two zoning districts. Several mixed use projects have been approved by the City including the Salvation Army project, which has master plan approval for six residential units over offices if funds are available, and 111 Third Street, which included office and three rental units. The City will be establishing a clearer policy as to where residential uses are appropriate as part of the ongoing downtown fringe zoning study. The Ad Hoc Downtown Retail Committee recommended that a downtown land use plan be prepared, which includes mixed use development locations. The concept of mixed use will also be considered in the ongoing East San Rafael Neighborhood Plan.

2. Provide technical assistance to non-profit groups.  
The Planning staff continues to coordinate with the San Rafael Housing Corporation, the Center for Independent Living, the Canal Community Alliance, Ecumenical Association for Housing and other non-profit groups concerned with affordable housing. In addition, the City sought and



received 1983 and 1984 CDBG funds to hire a Housing Specialist. The City has budgeted matching funds to continue the Housing Specialist position through the 1984-85 fiscal year. The Housing Specialist has established a positive working relationship with non-profit groups and housing sponsors, representatives of the private housing development sector and other government agencies.

3. Encourage federal, state and/or local subsidized new housing construction programs.

Rotary Manor, a 63 unit subsidized senior housing project, and 626 Del Ganado, a 12 unit subsidized project for mentally handicapped adults have been constructed since the adoption of the 1981 Housing Element. There have been no other new projects due to the lack of program dollars and initiative by sponsors. The Salvation Army site is a potential location of six subsidized units if a project can be coordinated with a non-profit sponsor.

4. Promote affordable accessible housing for the physically handicapped.

The major lower income project approved since the adoption of the 1984 Housing Element was Rotary Manor, which includes 63 units, all of which are specifically constructed so as to be adaptable to the physically handicapped. Rotary Manor is for seniors only. The 626 Del Ganado project, which provides affordable housing for mentally handicapped adults, contains one unit out of twelve for the physically handicapped. In addition, the 95 units in the approved Centertown senior project are all easily adaptable to the physically handicapped. Other projects providing adaptable units for the physically handicapped include Villa Marin and 41 Brookdale Avenue. The Salvation Army site is a potential location of six subsidized units if a project can be coordinated with a non-profit sponsor.

5. Solicit building industry ideas for providing affordable housing.

No specific action has been done on this program, other than the City's participation on the County Committee on Affordable Housing. The 1984 Housing Element update should provide an opportunity for the development community to participate with the City in this regard.

6. Allow manufactured housing in residential areas.

City ordinances now permit mobile homes in all residential zones consistent with state legislation (SB 1960). The draft North San Rafael Policy Plan contains specific language promoting the use of manufactured housing in planned medium density areas there. The City has approved two prefabricated homes in the Glenwood area.



7. Encourage group quarters including boarding houses and rest homes.

City staff has assisted both the Marin Association for Retarded Citizens and Marin Abused Women's Services in establishing group care facilities in San Rafael. In 1983, the City approved a use permit for the expansion of Emergency Housing from 15 units to 25 units. When requests for such projects are received, City staff informs potential applicants of local requirements and refers them to appropriate state and county agencies regarding any state requirements. Additionally, staff routinely assists applicants in setting up neighborhood meetings to explain the function and impacts of the facility, which facilitates use permit review and approval.

8. Initiate a countywide action plan for providing emergency housing, halfway houses, and homes with supervised care.

City staff initiated discussions in 1982 with the County Planning Department regarding this program. The study has not been included in any subsequent County Planning Department work program. City staff was disappointed that the 1984 County Housing Element revision did not include this important countywide action plan.

9. Below Market Rate Housing.

When the San Rafael Housing Element was adopted in September, 1981 it included a program for "Inclusionary Housing", as follows:

"Inclusionary Housing. San Rafael has been encouraging voluntary inclusionary housing since 1980. A study should be completed by the Planning Commission and action adopted by the City Council in the next 12 months which will determine the legal scope of the City's inclusionary program. This study should include the viability and/or provision for additional subsidy requirements necessary to have this inclusionary program provide lower income housing in San Rafael, as well as moderate income housing. The study will be funded by the City and followed by appropriate action by the City Council."

In May, 1983, the City Council changed the original "Inclusionary Housing" program in the Housing Element to the more positive "Below Market Rate" program as follows:

"The City shall negotiate and provide incentives for below market rate units affordable to persons of low and/or moderate income in all residential projects of 10 or more units. such incentives may include density bonuses, modifications to certain development standards and fees, and other measures found appropriate by the City."

For recent projects, the City has achieved 10 percent BMR units, with the sales prices affordable to households with median incomes. Since September, 1981 the City has approved the following projects with BMR units: 4 units in Grove Hill; 13 units in Meadow Oaks, 10 units in Centertown; and up to 16 units in Captain's Cove, if all of the units in that project are not sold at a moderate price. The units in Grove Hill are duplexes, and the units in Meadow Oaks, Captain's Cove and Centertown are condominiums similar to the rest of the project. One of the upcoming 1985 work tasks of the Housing Specialist will be to prepare a BMR incentive program for the Planning Commission and City Council to review.

10. Resale regulation of lower and moderate income units provided as a result of inclusionary and/or public funding action.

The City has required resale regulations on inclusionary units as part of the subdivision approval process. The County Housing Authority and City staff work with the developers to come up with acceptable resale agreements. The agreements must be approved by the City Attorney. The City has gained an advantage by learning of some difficulties encountered in other cities with early inclusionary units and some of the solutions to those difficulties. The City will continue to work with the Housing Authority to assure that the units remain at an affordable price level.

11. Regulate and allow second units.

The City Council adopted a Second Unit Dwelling Ordinance in June, 1983. San Rafael's Ordinance is one of the more liberal in the county. Through October, 1984, there have been eight second units approved. The most limiting aspect of San Rafael's ordinance is owner-occupancy of the primary dwelling unit.

## REDUCTION OF GOVERNMENT CONSTRAINTS ACTION PROGRAMS

1. The City will maintain adequate Planning and Building staff levels to process required permits in a timely fashion.

In 1981 when the Housing Element was approved the Planning Department budget included authorization for eleven full-time positions, all of which were filled that year: Director, two Senior Planners, one Code Enforcement Officer, three Associate Planners, one Planning Technician, one Senior Draftsman, one Secretary and one Steno Clerk. Due to an unfilled Senior Planner position and an Associate Planner's half-year leave, the Planning Department staffing level was reduced in

1982-83. Due to budget constraints in 1983-84, the previously authorized second Senior Planner position was eliminated, reducing the Department's staffing level to ten full-time positions. The 1984-85 budget authorizes eleven full-time positions again, but with a different distribution of planning positions: two senior Planners, two Associate Planners and two Planning Technicians. However, due to the resignation of a five-year veteran Associate Planner, that authorized staffing level will exist for only approximately one-half of the 1984-85 fiscal year.

2. The City will update Zoning and Subdivision Ordinances.  
The staff has completed an administrative draft of the new subdivision ordinance, which has been reviewed by all City Departments. The review of the ordinance by the Planning Commission and City Council is pending completion by the Planning Staff of a companion Grading Ordinance. The ordinance should be ready for public hearings during 1985. No comprehensive Zoning ordinance revision has been commenced to date due to staff reduction, increased current planning workloads and other higher priority planning projects.
3. The City will promote public referendums to approve public housing units.  
The City still has a surplus of 37 senior units approved from the 1977 referendum.
4. Encourage developers to meet with neighborhood residents.  
Staff routinely encourages and facilitates residential developers' meeting with residents early on in the project review process. Staff often sets up and attends such meetings. Projects where this has occurred include: Canalways, Spinnaker on the Bay, Marin Bay, Meadow Oaks, Loch Lomand Unit 10 Irwin Street, 310-330 Point San Pedro Road and 41 Brookdale Avenue.
5. Develop a ballot measure to raise funds for lower income housing.  
Work has yet to commence on this activity. Priority of this item should be redetermined during consideration of the 1984 Housing Element and future City Budgets, as significant amounts of citizen, staff, appointed and elected officials' time would be needed for a successful ballot measure campaign.
6. Fee waiver or reduction for lower income projects.  
The City Council waived all City building fees for both Rotary Manor and 626 Del Ganado. Staff also wrote letters to San Rafael Sanitation District and the Marin Municipal Water District encouraging similar reduced fees for affordable housing projects. No other projects have been approved with reduced fees.



7. Annual Housing Report.

The first Annual Housing Report was presented to the Planning Commission on January 7, 1983 and accepted by the City Council on January 31, 1983. The second Annual Housing Report was presented to the Planning Commission on March 27, 1984, and accepted by the City Council on April 2, 1984.

8. Revise General Plan then prepare consistent neighborhood plans.

Since 1981, funds committed by the City Council for the General Plan Update have been used to generate a General Plan data base, including a land use survey, aerial photographs of San Rafael basin and Census materials. Additional funds will be utilized in 1984 to provide transportation background analysis for the East San Rafael Neighborhood Plan and to refine land use designations elsewhere in the planning area.



# **HOUSING ISSUES AND NEEDS**







## HOUSING ISSUES AND NEEDS

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### 1. Future Housing Demand

Discussion: Between 1980 and the year 2000, the population in Marin County is projected to increase 10 percent, from 222,568 to 245,250. Most of the anticipated growth in population is expected to occur in the San Rafael and Novato planning areas. In fact, some of Marin County's older cities are expected to lose population between 1980 and 2000 because of limited new development capacity and declining household size.

Future projections for the San Rafael Planning Area show that it will receive about 16 percent of the population growth and 25 percent of the new households countywide by the year 2000. Thus, the Planning Area is expected to grow by 3,723 people and 5,062 households between 1980 and the year 2000. The increase in households is greater than the increase in population due to a continuing decline in the size of households.

The average household size in San Rafael has declined from 2.8 persons per household in 1960 to an estimated 2.2 persons per household in January, 1984. The trend toward smaller households is due to increasing longevity, more divorces, lower birth rate and more single-person households. The number of one- and two-person households comprised two-thirds of all households in San Rafael in 1980, compared to slightly over one-half of the household in 1970. About two-thirds of the one- and two-person are low- and moderate-income. Thus, in terms of housing, there are need and demand for small affordable units in San Rafael.

The trend toward smaller households is also due to the increasing housing prices in Marin County, which affect the ability of families with children to purchase or rent a home. Many families with children are choosing to live in Sonoma County compared to Marin County because of lower housing prices and the greater supply of housing.

In 1980, the average number of rooms per house in the City's housing stock was 5.0, with about fifty percent having three or more bedrooms. However, the trend in San Rafael in recent years has been for developers to seek planning approvals for smaller units at higher densities. This has been in response to the need to maximize density to cover the high cost for land, the need for "less" house per household, and the market demand for relatively lower priced units.

Policy Considerations: Future growth projections for population and jobs will result in a continuing strong demand for housing. In addition, the trend toward smaller households is expected to continue over the next twenty years. Policy issues related to this future housing demand include the following:

- (1) There will be a continuing need for smaller units.
- (2) San Rafael will need more units in the future just to house the same population it has now.
- (3) There will be an oversupply of large expensive housing units and undersupply of smaller housing units.
- (4) Special housing needs include one-person households, single parents (especially single mothers) and shared living or congregate housing.
- (5) There is a need for the City to monitor and have a larger role in determining the types of units being built so there is a better match between the needs identified in the Housing Element and market housing produced in the marketplace.

## 2. ABAG Housing Need Determinations

Discussion: The Association of Bay Area Governments (ABAG) has produced housing need figures for San Rafael to 1990 for various types of housing and income group needs. These housing need determinations were required by State Law (AB 2853). The City reviewed the need figures and found them generally consistent with the City's 1981 Housing Element.

ABAG's determination of the local share of the regional housing need takes into consideration the following factors: market demand for housing; employment opportunities; availability of suitable sites and public facilities; commuting patterns; and the type and tenure of housing. ABAG calculated the 1980 existing need, defined as the short-fall between the actual vacancy rate in the City and the optimal vacancy rate of 4.5 percent (which is a regional goal), and then determined a projected housing need to 1990 based on the number of units to accomodate projected household growth between 1980 and 1990 and the additional units needed to achieve the optimal vacancy rate.

The following table shows the ABAG housing need determinations to 1990 for the San Rafael Planning Area. ABAG's intent with respect to housing types (single family, multiple family and mobile homes) and tenure

(renter and owner) has been to maintain the 1980 balance, which, in essence, is consistent with what the City has tried to achieve in the policies and programs of the 1981 Housing Element. Categories include:

Very Low (50 percent of the Bay Area median income)  
Low (50-80 percent of median income)  
Moderate (80-120 percent of median income)  
Above Moderate (more than 120 percent of median income)

1980 - 1990 PROJECTED HOUSING NEED  
FOR THE SAN RAFAEL PLANNING AREA

<u>Type of Need</u>	<u>Number</u>	<u>Percent</u>	<u>Percent of County</u>
By Income:			
Very Low	570	21%	28.6%
Low	407	15%	25.9%
Moderate	543	20%	26.2%
Above Moderate	1,194	44%	24.4%
Total	2,714	100%	25.8%
By Tenure:			
Renter-Occupied	1,257	46.3%	28.8%
Owner-Occupied	1,457	53.7%	23.7%
By Type:			
Single Family	1,514	55.8%	22.2%
Multiple Family	1,140	42.0%	32.7%
Mobile homes	60	2.2%	29.4%

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Source: ABAG Housing Need Determinations

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Between January, 1980 and October, 1984, a total of 2,245 units have been built or approved in the San Rafael Planning Area (2,140 units in the City and 105 units in the County). The number of units built or under construction in the City over the last five years has averaged about 230 units per year. By adding in units with at least partial planning approval (an additional 1,004 units) the average is 428 per year. The total remaining need for new units in the planning area is 840 (or 152 per year). Since 1980, 357 units have been built in the Planning Area at prices affordable to low- and moderate-income households. Planning approvals through October, 1984 will add an estimated 119 BMR units. However, this still leaves 1,044 units needed at these price levels.

Policy Considerations: It is apparent that the City will be able to meet its overall new construction needs, if present trends continue. However, it will be very difficult for the City to meet its low- and moderate-income housing needs. More specific implications include:

- (1) With such need for BMR units, the City should aggressively seek and pursue any and all funding for affordable housing, such as CDBG, Redevelopment Agency, "in-lieu" housing fees, San Francisco Foundation, etc. to maximize the benefits of limited federal funds for new construction. In this respect, it may be appropriate for the City to establish a "Housing Fund" earmarked exclusively to achieve Housing Element goals.
- (2) With limited new construction programs, rental subsidy programs applied to existing units, such as the Rebate for Marin Renters program, are ways to provide an opportunity for low- and moderate-income households to find needed housing in the marketplace.
- (3) Another factor to consider as far as the need for BMR units is concerned is the additional demand created by current low or moderate income residents who are displaced or move from their existing homes. While this figure is difficult to quantify, the need may be substantial over time.

### 3. Housing Costs and the Ability to Pay for Housing

Discussion: According to the Marin County Board of Realtors, the average sales price for a single family home in San Rafael rose from \$97,220 in 1978 to \$159,488 in 1983, a 64 percent increase over six years (10.7 percent per year). Since single family homes comprise about 58 percent of the housing stock in San Rafael, the increase in single family home prices affects a large portion of the units available. Market rate units in two recently approved condominium sub-division projects are expected to be below the "lower" price level. Captain's Cove's units are in the \$85,000 price range and some Meadow Oaks units are expected to be priced below \$100,000.

The following table shows affordability for home ownership at various income levels for two-person and four-person households. The assumptions used in the table are: (1) 13 percent 30-year mortgage; (2) 10 percent down payment; and (3) 25 percent of gross income for principal and interest. It is estimated by



the Marin County Housing Authority that additional homeowner expenses, such as taxes and insurance, can require an additional 5 to 7 percent of gross income for low- and moderate-income families. This would bring the total housing costs up to 30 to 32 percent of income, which is comparable to the proportion of income lenders use for people to qualify for a loan. The Housing Authority uses 25 percent of income for principal and interest in BMR sales agreements to qualify enough people for the program.

#### HOME OWNERSHIP AFFORDABILITY

<u>Household</u>	<u>Income</u>	<u>Monthly Payment</u>	<u>Mortgage</u>	<u>Down Payment</u>	<u>Price</u>
TWO PERSON HOUSEHOLD					
50% median	\$12,650	\$264	\$23,705	\$2,634	\$26,339
80% median	\$20,240	\$422	\$37,728	\$4,214	\$42,142
100% median	\$25,300	\$326	\$47,410	\$5,268	\$52,678
110% median	\$27,830	\$580	\$52,151	\$5,795	\$57,946
120% median	\$30,360	\$633	\$56,892	\$6,321	\$63,213
FOUR PERSON HOUSEHOLD					
50% median	\$15,800	\$329	\$29,608	\$3,290	\$32,898
80% median	\$25,280	\$527	\$47,373	\$5,264	\$52,636
100% median	\$31,600	\$658	\$59,216	\$6,580	\$65,795
110% median	\$34,760	\$724	\$65,137	\$7,237	\$72,375
120% median	\$37,920	\$790	\$71,059	\$7,895	\$78,954

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Source: Marin County Housing Authority, 1984

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The preceeding table illustrates several points:

- (1) When affordability is relatively close to market rate prices, such as the smaller market rate units in Captain's Cove and Meadow Oaks, moderate income households earning 110 to 120 percent of median income will be less likely to accept the resale controls of the City's BMR program, which can impact the feasibility of the program if the income of the target households is that high;

- (2) While four-person households at 120 percent of median income can pay more for housing, they also require two- and three-bedroom units, which are more expensive; and
- (3) Market rate prices are far above what very low, low and moderate income families can afford, especially those earning 100 percent of median or less. It should be noted that 46 percent of San Rafael's households earned less than 100 percent of the Bay Area median income in 1980 and 57 percent of all households earned 120 percent or less of median.

Rents have also increased with the high demand for housing. A limited survey of apartments by the Planning Department found that rents have increased 45 to 60 percent over the past four years. The vacancy rate for rentals is estimated to be 1.2 percent in 1984, highlighting the high demand for rental units. Only 18 percent of the total units built or approved in the City since 1980 are rental apartments.

The Department of Housing and Urban Development (HUD) establishes "fair market" rents for use in the Section 8 program. These rents are \$377 for a studio, \$437 for a one-bedroom unit, \$541 for a two-bedroom unit, \$747 for a three-bedroom unit and \$808 for a four-bedroom unit. These rents are significantly below the median rents found in a sampling of market rents in the Multiple Listing Service and Independent-Journal. The table below illustrates the ability to rent a unit for families at below moderate income (120% of the Bay Area median income). In this example, 30 percent of gross income is used to establish maximum rent because it is the standard used by HUD for the Section 8 program.

### RENTAL AFFORDABILITY

<u>Household</u>	<u>Income</u>	<u>Rent at 30% of Income</u>	<u>Unit Type</u>
TWO PERSON HOUSEHOLD			
50% median	\$12,650	\$316	1-2 BR
80% median	\$20,240	\$506	1-2 BR
100% median	\$25,300	\$633	1-2 BR
110% median	\$27,830	\$696	1-2 BR
120% median	\$30,360	\$759	1-2 BR
FOUR PERSON HOUSEHOLD			
50% median	\$15,800	\$395	2-3 BR
80% median	\$25,280	\$632	2-3 BR
100% median	\$31,600	\$790	2-3 BR
110% median	\$34,760	\$869	2-3 BR
120% median	\$37,920	\$948	2-3 BR

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Source: San Rafael Planning Department, 1984

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The table above illustrates that rental rates are generally affordable for households earning 80 to 120 percent of median income. However, the problem in San Rafael at this point is not so much one of affordability, as it is one of availability. Limited supply and increasing demand have caused rents to increase dramatically over the past four years. Rental affordability will be severely reduced if this trend continues. It also should be noted that units affordable to households earning less than 80 percent of median income (which was 34 percent of all households in San Rafael in 1980) are in even shorter supply.

Policy Considerations: Affordable housing is becoming more scarce as housing prices and rents have increased. Of major importance is the City's need to conserve its existing rental housing stock because of the very low rental housing vacancy rate. Households with traditionally lower earnings will increasingly find it difficult to find housing in San Rafael. Specific examples include young families, single mothers, the elderly, public service employees and employees in lower paying jobs. Many current San Rafael residents could not afford to buy or rent a home in San Rafael at today's prices. Policy considerations related to housing affordability include the following:

- (1) With such high construction and land costs in San Rafael, higher densities and smaller units have become increasingly important ways to limit new housing costs.
- (2) Single family detached housing is difficult to provide at an affordable level, except for mobile or modular homes.
- (3) Shared rentals provide a way to reduce housing costs, but they can also inflate rental rates and impact traffic and parking.
- (4) When a home owned by a low- or moderate-income family is sold, it is usually sold at a price not affordable to low- and moderate-income people. Thus, the unit is lost as "affordable housing." Over time, through resales and displacement, the City will be losing its affordable housing stock. The turnover rate of single family homes has averaged about 4 percent over the past four years, which is relatively low. This low turnover is mostly due to high interest rates.
- (5) Control over the conversion of existing rental apartments to condominiums maintains the existing rental housing stock. A vacancy rate of 4.5 to 5.0 percent is considered to provide a more "healthy" balance between supply and demand.
- (6) When the vacancy rate is low, housing also tends to become overcrowded. While this was not a significant problem in 1980, it should be monitored over the next five years.
- (7) The greatest new construction needs are sales units affordable to households earning 100 percent or less of median income and rental units affordable to households earning 80 percent or less of median income. In 1980, 54 percent of all renters in San Rafael were low income.

#### 4. Elderly Housing

Discussion: San Rafael has historically had a higher percentage of elderly than the County as a whole. The 1980 proportion of people over 60 years of age in the San Rafael Planning Area was 15.5 percent, compared to 14.0 percent countywide. In the City itself, the proportion of elderly was 16.2 percent in 1980. The proportion of elderly residents is expected to continue to increase through the 1980's. The Planning Area contained 28.5 percent of Marin's elderly population in 1980 (23 percent in the City).



Projections show that the County's elderly population is expected to increase from 31,140 in 1980 to 40,434 by 1990, and then to 46,578 by the year 2000. If the Planning Area's portion of the County's elderly population remains the same, there would be an increase in elderly population in the Planning Area from 8,884 in 1980, to 11,524 in 1990, and then to 13,275 by the year 2000. If this occurs, it is anticipated that the proportion of elderly people as a percentage of the population will increase from 15.5 percent in 1980, to 19.6 percent in 1990, and then to 21.8 percent by the year 2000.

Approximately 49 percent of the City's elderly population live with a spouse and 27 percent live alone. 15 percent live in group quarters, and 9 percent live with other relatives or with non-relatives. One-third of the households with an elderly person are rentals, and two-thirds are owner-occupied. In San Rafael in 1980, 55.7 percent of all elderly households had incomes less than \$15,000, thus making them eligible for federal assistance. Three-quarters of all of the City's elderly households are either low or moderate income.

City approvals and new construction since 1980 will add about 850 units specifically for the elderly. This represents approximately 40 percent of the housing units approved or constructed in the City since 1980. However, over 80 percent of these units are not affordable to low- and moderate-income elderly. Approximately 625 units will be provided in high-price luxury condominiums in Villa Marin and Gallinas Village. While these projects meet a special need by providing life care "services," they are too expensive for many of the City's elderly. New BMR units in Centertown and existing units at San Rafael Commons and Rotary Manor will provide about 150 units which are affordable to low- and moderate-income elderly households.

Policy Considerations: The increasing longevity of elderly people and the increasing number of elderly in the population in Marin County and San Rafael will create an increasing need for affordable housing and specialized housing needs for older residents. Policy considerations include the following:

- (1) The problem of the elderly being "trapped" in large houses, due to property tax and house payment increases which would result from obtaining substitute smaller housing units needs to be addressed.

- (2) As the population ages further, there is an even greater need for specialized housing for the elderly (especially low- and moderate-income elderly) such as congregate housing, life care services and group care facilities. Almost one-third of the City's elderly population in 1980 was over 75 years of age.
- (3) The elderly are often limited to fixed incomes.
- (4) Elderly households on fixed incomes have limited resources for home improvements to maintain or rehabilitate older housing. Downtown and Montecito are specific neighborhoods where this may be a problem given the age of the housing and the high proportion of elderly residents.

#### 5. Female - Headed Households

Discussion: Since 1970, the number of households headed by women has increased significantly. In 1980, almost 31 percent of the City's households were headed by women (5,814 of 18,757). Of those, 57 percent lived alone (with 20 percent of those households headed by a woman over 60 years of age), 23 percent lived with other relatives or non-relatives and 20 percent were single mothers with children under 18 years of age. Significantly, one-fifth of all households with children were headed by a single mother. In 1980, the median household income for single mothers with children under 6 was \$6,786 and for those with children 6 to 17 it was \$11,239. Both were far below the City median in 1980 of \$21,411.

Policy Considerations: Women in the housing market, especially the elderly, low- and moderate-income and single-parents, face significant difficulties finding housing. According to a 1983 report prepared by the Marin County Commission on the Status of Women, this has several implications:

- (1) Both owner and rental units are extremely expensive relative to the low incomes earned by most women.
- (2) Landlords discriminate against women with children.
- (3) Elderly women are often "trapped" in a house that is more than adequate for their needs and expensive to maintain.
- (4) Need for specialized services to assist women, such as elderly or working mothers with young children.

## 6. Handicapped Person Housing

Discussion: According to the Marin Center for Independent Living, a resource and referral service for handicapped people, there is a waiting list of about 60 people countywide for housing for the physically handicapped. In San Rafael, persons with work disability totalled 2,136 or 4.8 percent of the City's 44,700 population in 1980, although about 52 percent of those were still in the work force. About 2 percent of the City's residents (909) in 1980 were unable to use public transportation because of their disability. A majority of those (72 percent) were 65 years of age or older.

Policy Considerations: The 1981 Housing Element included a policy to promote housing for the physically disabled. This policy has been implemented in several projects such as Centertown and Rotary Manor. Several considerations related to housing for handicapped people include:

- (1) Flat sites where curb cuts and building access can be provided are ideal locations for the physically handicapped.
- (2) As the proportion of elderly in the City's population increases, handicapped/accessible housing will become even more needed.
- (3) Based on available data, it is estimated that about 5 percent of the new units constructed in the City should be available for the physically handicapped.
- (4) Consideration should be routinely given to handicapped dwelling conversion (or adaptability) in new construction.

## 7. Family Housing

Discussion: Family housing encompasses a wide range of housing need basically intended for non-elderly households. These needs include female-headed households (discussed previously), single persons, married couples, large families (with five or more persons), families with children and non-family households.

It has historically been the position of the City to maintain a balance of households and to meet the housing needs of its diverse population. The 1981 Housing Element included a goal of encouraging family oriented housing. Family housing, especially for low- and moderate-income families, is an especially critical need in San Rafael. Specific needs include young adults and single parents, who generally have lower earnings which can exclude them from the housing



market. In 1980, the number of young adults (ages 20 to 34) in San Rafael encompassed about one-quarter of the population. Almost 23 percent of all households in the City in 1980 had children under 18 years of age, and over one-quarter of these were headed by a single parent. The distribution of San Rafael's households in 1980 by income category is shown below.

1980 DISTRIBUTION OF SAN RAFAEL'S HOUSEHOLDS BY INCOME

<u>Need Group</u>	<u>Percent of Households in San Rafael</u>			<u>Total</u>
	<u>Low- Income</u>	<u>Moderate- Income</u>	<u>Above Moderate Income</u>	
People under 65 Living				
Alone	12.9	5.9	2.9	21.7
Young Families (under 44)	7.0	6.5	13.8	27.3
Older Families (44-64)	3.0	3.6	17.0	23.6
Non-Families under 65	2.3	3.5	4.9	10.6
Elderly (over 65)	9.3	3.2	4.3	16.7
Total Households	34.4	22.7	42.8	100.0

SOURCE: 1980 U.S. Census

Large families, with five or more persons, also have special housing needs. There were 1,223 families with five or more persons in San Rafael in 1980, which represents 6.5 percent of all households. Since 1970, the number of large families has increased by 53 percent (from 798 to 1,210), due in part to annexations during the 1970's. A countywide analysis by the Federal Department of Housing and Urban Development HUD found that 31 percent of the large families who rent have incomes that would qualify them for federal assistance. There were 276 families of five or more persons who rented in San Rafael in 1980. Of the 8,995 units in San Rafael in 1980 with three or more bedrooms, 1,231 (14 percent) were renter-occupied. Most of the units with three or more bedrooms are single family homes, which are expensive to rent.

Policy Considerations: Family housing at below market rates is needed in San Rafael if the City expects to meet the needs of its diverse population. Furthermore, providing family-type housing complements the City's economic development goals by providing employee housing and an incentive for businesses to locate in San Rafael. Specific policy considerations include:



- (1) There is a need for more rental housing for families, given the high demand and low supply. Condominium conversions which reduce the supply of rental housing should be strongly discouraged.
- (2) Other than the existing Section 8 rent subsidy program and past subsidies from the Rebate for Marin Renters Program, all of the subsidized units in projects in the City are for elderly or handicapped. More family or mixed family/elderly projects should be encouraged.
- (3) The Housing Authority's Multi-Family Rental Housing Bond Program makes funds available for new construction of rental units, 20 percent of which must be rented to low-income households for ten years. While this financing program has potential in San Rafael (Cobble-Foreaker, P.G. & E., Channing Crest and Smith Ranch Hills), ways to prevent or mitigate future tenant displacement after ten years should be considered when the City approves such projects.
- (4) Limited equity cooperatives provide an effective way to control the price of housing while providing an ownership option. Cooperatives can be structured to meet special needs, such as for single parents.

8. Housing Displacement/Conversion

Discussion: In general, housing displacement occurs when units are removed and replaced by newer housing or another use; units are rehabilitated and sold or rented at a higher price (such as a condominium conversion); or rents are increased to the point where the low or moderate income tenant no longer can afford to live there. In San Rafael, the greatest potential for the displacement of low- and moderate-income residents appears to be in Downtown and its surrounding area (such as the Lincoln Avenue corridor) where there is pressure for conversion to more profitable non-residential land uses. Displacement/conversion Downtown is a critical issue due to the short supply of affordable housing in the City. Currently, City staff is conducting a study of Downtown residential uses.

In downtown alone, there are 1,066 residential units. The dwellings include 612 units in areas zoned residential and 454 units in areas zoned commercial. Two-thirds of the households in the Downtown were low-income in 1980. Displacement can occur in R-3 and R-4 multiple family residential zones as a result of office uses, which are allowed with a Use Permit, and in commercial zones, where many projects need no City approvals. For

example, interior remodeling in commercial zones can potentially displace housing units. Downtown and surrounding area residential uses offer several advantages: (1) providing nearby shopping and transit, which reduces automobile traffic and creates more customers for downtown retail businesses; (2) maintaining downtown as a 24-hour activity center; and (3) providing lower cost housing.

Policy Considerations: Displacement/conversion often results in the loss of affordable housing, either to more expensive housing or, sometimes, to another use. In some cases, however, it may be advantageous for the City to replace some of its older housing stock with new housing or other uses. The best way to deal with these types of situations is to identify areas which have older units or displacement potential and to analyze these areas on a comprehensive basis. The following are policy considerations:

- (1) The 1981 Housing Element included a policy that conversions of residential uses to other uses should be discouraged unless equivalent housing can be provided. The City Council recently directed that a study of Downtown residences be done and that guidelines be developed for "in-lieu" fees, replacement housing and relocation assistance when displacement/conversion occurs.
- (2) The potential for displacement/conversion provides an additional reason for the need to prepare neighborhood plans for Downtown, Montecito and Lincoln Avenue.

## 9. Housing Rehabilitation

Discussion: San Rafael's housing stock is generally in good condition and has about the same distribution of newer and older housing units as the county as a whole. According to the Census, 21.4 percent of the City's housing stock was over 30 years old in 1980. Only 1.0 percent of the City's housing stock lacked plumbing facilities. Countywide, the figure is 0.8 percent. Thus, in San Rafael there are about 190 units lacking plumbing facilities.

There have been no formal housing condition surveys done in the City during the past ten years. In 1971, a County survey of selected neighborhoods in San Rafael found 6.5 percent of the units to be substandard, which was low when compared to other cities in Marin County. Planning interns recorded land uses in San Rafael in

1982 by conducting a "windshield" survey of all residential areas. That survey indicated a very low incidence of housing in poor physical condition. Overall, it is estimated that about 1,000 units (roughly 5 percent of the housing stock) need rehabilitation.

Policy Considerations: Up-to-date information on San Rafael's housing conditions and rehabilitation needs would help to better determine the extent of this problem. Specific policy considerations include:

- (1) The Downtown area, with 60 percent of the units over 40 years of age, has by far the highest proportion of older housing units in the City. Particular attention is being focused Downtown with the current ongoing Downtown Housing Study.
- (2) Continued City support and publicizing of available rehabilitation loan programs (Rental Rehabilitation and the Residential Rehabilitation Loan programs) administered by the Housing Authority are the best ways to encourage low and moderate income housing rehabilitation. The City could take a more aggressive approach to publicizing these programs so that San Rafael receives a greater share of the funds available. The Housing Authority will be specifically targeting the East San Rafael area for the Rental Rehabilitation program.
- (3) The City's presale inspection program is also effective in identifying problem units and should be continued.

#### 10. Mobile Homes and Manufactured Housing

Discussion: Of the 19,536 housing units in San Rafael as of January, 1984, 440, or 2.2 percent, were mobile homes. These include 396 units at Contempo Marin and 44 units at B Bar A Trailer Court. These units provide some of the lower priced housing in the City.

Policy Considerations: Manufactured housing offers a lower cost alternative to conventional "stick-built" housing. The ABAG Housing Need Determinations call for 60 new mobile homes by 1990. Since 1982, consistent with SB 1960, the City has allowed mobile homes on single family lots. Although land costs are so high, mobile homes are not the construction of choice. Also due to high land costs, there is pressure to redevelop

the existing mobile home parks since the unit pads are only rented or leased. Consideration needs to be given to maintaining equivalent housing at such time as Francisco Boulevard West redevelopment affects B Bar A Trailer Court.

11. Group Care Facilities

Discussion: A May, 1982 survey of residential group care facilities in the County found that 40.8 percent of the facilities and 31.4 percent of the persons in these facilities were located in San Rafael. At the time of the survey, all of the facilities for alcohol and drug detoxification, abused women, former inmates and difficult adolescents were located in San Rafael.

Policy Considerations: Since there is a "fair share" aspect of meeting special group care housing needs, either for specialized treatment or emergency housing, the City has requested that the County prepare a residential group care facilities plan on a countywide basis. That request was contained in the 1981 Housing Element. The County did not include such a plan in its 1984 Housing Element. The County should coordinate preparation of such a County-wide plan at the earliest possible time.



**SAN RAFAEL**

**CITY OF**



# **HOUSING ELEMENT GOALS AND OBJECTIVES**



**HOUSING ELEMENT**



## INTRODUCTION

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The discussion and analysis in the previous sections of this Housing Element support the need for a variety of housing types and especially more affordable housing in San Rafael. Specifically, this includes meeting the needs of low- and moderate-income residents, young families, elderly on fixed incomes, public service employees, single parents, lower paid workers, etc. Some of the preceeding analysis concludes that San Rafael needs:

- (1) construction of smaller units to match the smaller size of the City's households.
- (2) construction of new rental housing to address a severe shortage of rental units.
- (3) construction of low- and moderate-income housing, especially for families.
- (4) prohibition of the conversion of rentals to market-rate condominiums until the vacancy rate approaches a more "healthy" level.
- (5) a more active leadership role by the City in meeting housing needs and promoting programs.
- (6) more opportunities for creative housing solutions such as congregate housing and limited equity cooperatives which reduce housing costs and meet special housing needs.
- (7) the development of specific plans for certain neighborhoods, such as East San Rafael, Downtown, Montecito and the Lincoln Avenue corridor.
- (8) reduction of housing displacement/conversion.
- (9) efficient use of available land for residential development.

The Housing Element's intent with respect to these types of housing needs and issues is expressed in two ways. The first is in the form of statements of goals and objectives sought by the community. The second, and more specific aspect of the Housing Element, are policy statements and implementation programs. These describe the way citizens and local government can achieve objectives, and move closer to the goals. This section deals with the overall message of the Housing Element; its goals and objectives. The next two sections contain Housing Element Policies and Implementation Program.

## HOUSING GOALS

The City's housing goals, listed below, provide the same policy direction as the goal of the 1981 Housing Element. They are to:

1. PROVIDE A HABITABLE DWELLING FOR EVERY CITY RESIDENT AND MEET THE HOUSING NEEDS OF ALL ECONOMIC SEGMENTS OF THE COMMUNITY.
2. ENCOURAGE FAMILY ORIENTED HOUSING.
3. PROVIDE FOR THE CITY'S FAIR SHARE OF REGIONAL LOW AND ABOVE-MODERATE INCOME HOUSEHOLDS.
4. PROMOTE THROUGHOUT THE CITY A MIX OF HOUSING TYPES RESPONSIVE TO HOUSEHOLD SIZE, INCOME AND ACCESSIBILITY NEEDS.
5. REQUIRE DESIGN QUALITY TO ENHANCE THE COMMUNITY AND RESPECT THE NATURAL ENVIRONMENT AND ASSURE THAT FUTURE RESIDENTIAL DEVELOPMENT IS HARMONIOUSLY INTEGRATED WITHIN EXISTING NEIGHBORHOODS.
6. PROTECT AND CONSERVE THE EXISTING HOUSING STOCK WHERE POSSIBLE AND APPROPRIATE.
7. REDUCE GOVERNMENT CONSTRAINTS TO HOUSING WHERE PRACTICAL, TAKE AN ACTIVE LEADERSHIP ROLE IN ASSURING THE IMPLEMENTATION OF HOUSING ELEMENT PROGRAMS AND ENCOURAGE PUBLIC REVIEW AND PARTICIPATION IN ALL ASPECTS OF THE PLANNING PROCESS.

## HOUSING OBJECTIVES

State Law requires that the Housing Element set forth housing objectives (or targets) for the maximum number of units that can be conserved, rehabilitated or constructed over the time frame of the element. The following pages describe San Rafael's housing objectives for the five-year period between October, 1984 and January, 1990. In effect, these objectives can be used as a yardstick to measure the effectiveness of new construction and approvals in meeting the City's housing needs.



## SAN RAFAEL'S HOUSING OBJECTIVES

(October, 1984 - January, 1990)

1. New Housing Units. The City has averaged about 420 new housing units built or approved per year over the past four years. Assuming this trend continues, it is estimated that 2,200 new units will be built or approved between October, 1984 and January, 1990. Housing Element program targets anticipate that about one-third of these units will be at below market rate (BMR) and two-thirds at market rate.

<u>Affordability Level</u>	<u>1984-1990</u>	<u>Percent</u>	<u>Per Year</u>
Below Market Rate (BMR) Units	750	34%	150
Market Rate Units	1,450	66%	270
Total Units	2,200	100%	420

2. Below Market Rate Units. The City will be relying on a number of programs to respond to the tremendous need for new BMR housing; or housing affordable to low- and moderate-income households. Over the past four years, 25 percent of the units built or under construction have been BMR units. Over the next five years the proportion of BMR units is projected to increase to 34 percent of the new units built or approved.

<u>Housing Element BMR Programs</u>	<u>1984-1990</u>	<u>Percent</u>	<u>Per Year</u>
City BMR Program	100	13%	20
Limited Equity Cooperatives	100	13%	20
Miscellaneous Programs	450	60%	90
Second Units	50	7%	10
Mixed Use	50	7%	10
Total BMR Units	750	100%	150

3. Household Needs. The housing needs of the City's various types of households are quite different. Some segments of the community have a greater need for BMR housing than others. For example, elderly households comprise 17 percent of all households in the City, yet they make up 22 percent of the City's BMR housing need because most elderly are low or moderate income. Low-income BMR housing is the greatest need in the community, especially for single persons, elderly and young families.

Household Types	City-wide Need All Households	BMR Housing Need		
		Total	Low-Income	Moderate Income
Single-Persons (under 65)	22%	33%	(23%)	(10%)
Young Families (under 44)	27%	24%	(12%)	(12%)
Older Families (45-65)	24%	12%	( 5%)	( 6%)
Non-Families (under 65)	11%	10%	( 4%)	( 6%)
Elderly (over 65)	17%	22%	(16%)	( 6%)
Total	100%	100%	(60%)	(40%)

4. Size of Housing Units. Most of the units provided in the City over the next five years should be smaller family units. This is reflective of the needs of low- and moderate-income households and the City as a whole. Almost 80 percent of the BMR housing need is made up of one or two person households, especially young couples, elderly living alone and single parents. The distribution of household size and unit size below is based on the City as a whole (all households) and the distribution among low- or moderate-income households.

Household Size (Unit Size)	City-wide Distribution	BMR Distribution
1 Person (Studio/One Bedroom)	30%	45%
2 Persons (One or Two Bedrooms)	36%	34%
3-4 Persons (Two or Three Bedrooms)	27%	18%
5+ Persons (Four or more Bedrooms)	6%	3%
Total	100%	100%

5. Owner and Rental Housing. Because of the significant need for rental housing in San Rafael, especially low or moderate income rentals, the construction of rental units is a high priority. A majority of the rental units should be affordable to low- and moderate-income groups. The objectives below are for the City as a whole, with rental and owner BMR units shown separately based on the proportion of low or moderate income households who own or rent their home. Based on 1980 U.S. Census data and relatively recent analysis, it is projected that over the next five years about 10 percent of the single family detached homes will be rented and 40 percent of the condominiums will be rented.

<u>Occupancy Status</u>	<u>City-wide Distribution</u>	<u>BMR Housing Need</u>		
		<u>Total</u>	<u>Low-Income</u>	<u>Moderate Income</u>
Renter-Occupied	46%	66%	(44%)	(22%)
Owner-Occupied	54%	36%	(16%)	(18%)
Total	100%	100%	(60%)	(40%)

6. Non-Construction BMR Programs. Various rehabilitation or rental assistance programs help alleviate some of the housing needs for low- and moderate-income households. These include Section 8 Rental Assistance, Rental Rehabilitation Loan Program, Project Independence and the possible re-enactment of the Rebate for Marin Renters program.

<u>Non-Construction BMR Programs</u>	<u>1984-1990</u>
Rental Assistance	530 Households Per Year
Rehabilitation Loans	62 Units
Energy Conservation Improvements	115 Units

7. Special Housing Needs. Units adaptable for the physically handicapped should be stressed in new construction or rehabilitation. The proportion below is based on the distribution of work/transportation disabled residents in San Rafael.

Physically Handicapped	5% of all units
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**SAN RAFAEL**

**CITY OF**



# **HOUSING ELEMENT POLICIES**



**HOUSING ELEMENT**



## HOUSING POLICIES

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1. City Leadership. Provide an active leadership role in helping to attain the objectives of the City's Housing Element. By following through on the actions prescribed in the Housing Element in a timely manner and monitoring progress annually.
2. Public Participation. Encourage and support public participation in the formulation and review of the City's housing policy, including encouraging neighborhood level planning and working with community groups to advocate programs which will increase affordable housing supply and opportunities.
3. Redevelopment Agency. Promote residential opportunities in the redevelopment area, where appropriate, through the unique powers of the Redevelopment Agency.
4. Housing Discrimination. Provide housing opportunities for all people and take appropriate actions when necessary to prevent discrimination in the local housing market.
5. Project Review Process. Facilitate fast-track project review process by eliminating unnecessary steps and shortening the review time period where appropriate for affordable and special need housing projects.
6. Housing Rehabilitation. Pursue funding for conservation and rehabilitation of the viable older housing stock in the City to preserve neighborhood character and, where possible, to retain a supply of low and moderate income units.
7. Condominium Conversion. Except for limited equity cooperatives and other innovative housing proposals, which are affordable to low- and moderate-income households, prohibit conversion of existing multiple family residential units to market rate condominium unless the City's rental vacancy rate is above 4.5 percent.
8. Displacement of Residential Units. Discourage conversion of residential uses to other uses or higher priced housing unless there is a clear public benefit and equivalent housing can be provided, focusing special attention on downtown and the Contempo Marin Mobile Home Park.
9. Protection of the Rental Housing Stock. Promote the retention of rental units and encourage rental subsidy programs which can be applied to existing housing.

10. Conversions to Group Quarters. Allow conversion of appropriately located and constructed units to group quarters provided the conversion is based on suitable standards and meets San Rafael's share of the County's special housing needs.
11. Housing Conditions. Protect residents and maintain the housing stock by enforcing the housing code for all types of residential units.
12. Energy Conservation Improvements. Promote energy conservation programs which provide assistance for energy conservation improvements.
13. Future Growth. Encourage growth based on public facility and service capacity, community-wide needs, sound City-wide and neighborhood planning and public improvement programming.
14. Mixed Use. Encourage development of residential uses in existing commercial areas where the viability of the area will not be adversely affected.
15. Special Needs. Encourage a mix of housing units throughout the City including those for families with children, single-parents, young families, the elderly and handicapped.
16. Quality Affordable Housing. Encourage quality affordable new housing to meet local demographic needs and to complement existing neighborhoods.
17. Innovative Housing Approaches. Encourage innovative housing approaches in financing and design of units to increase the availability of low and moderate income housing.
18. Affordable Housing in Market Rate Residential Projects. Encourage the private sector through public support and incentives, such as density bonuses, modifications to certain development standards and fees, and other measures found appropriate by the City to include low- and moderate-income affordable and accessible units in all residential projects of 10 or more lots/units.
19. Resale Controls on BMR Units. Require resale controls to insure that affordable units provided through public assistance or public action are retained over time as affordable housing stock.



20. Limited Equity Cooperatives. Encourage limited equity residential cooperatives and other non-profit enterprises such as self-help projects designed to provide affordable housing.
21. Manufactured Housing. Allow creative, quality manufactured housing options as a means for providing affordable housing.
22. New Housing Eligible for Subsidy. Encourage the availability of new housing units which are eligible for subsidy.
23. Second Units. Encourage the voluntary delivery of rental housing, especially for elderly households, single parents and young families, by allowing secondary residential units in appropriate locations.
24. School Sites. Assist and support school districts in using available sites for residential purposes consistent with other community needs.
25. Housing Opportunity Areas. Given the diminishing availability of developable land, identify housing opportunity areas that: have the potential to deliver sales or rental units at low or below market rate prices or rents; can meet specific housing needs (as defined in the City's housing objectives); or where the City has opportunities, through ownership or special development review, to facilitate provision of housing units to meet its housing objectives.
26. House Sharing. Develop a program in cooperation with other communities to encourage and facilitate house sharing where it is found to be mutually beneficial.

## HOUSING OPPORTUNITY AREA GUIDELINES

The City will use the following criteria in selecting Housing Opportunity sites or areas.

- (1) Adequate vehicular and pedestrian access to accomplish the project.
- (2) Convenient transit access (or the project must be able to provide transit to meet the needs of the project's target population).
- (3) Convenient to neighborhood services and facilities as needed by the target population.
- (4) Convenient to, or designed to provide adequate neighborhood recreation facilities.
- (5) Mitigation of physical site constraints must be cost effective (including mitigation of geologic hazards, flooding, drainage or erosion problems, steep slopes, soils constraints, wetland limitations, etc.).
- (6) Provision of services and utilities to the site must be cost effective.
- (7) Site or area must meet applicable noise requirements (i.e., not within "unacceptable" noise impact area as defined by HUD or the State).
- (8) Large enough to provide adequate parking; parking requirements should be flexible based on the needs of the project's target population.
- (9) Finding that development of a specific project on the site will not result in significant adverse cumulative effects, unless the City adopts a statement of overriding considerations.

The following guidelines are for projects developed in Housing Opportunity Areas:

- (1) Any assisted family housing project should include a mix of both affordable low and moderate income housing units.
- (2) Whenever possible, establish a priority system in assisted housing for city employees and residents.
- (3) Encourage neighborhood representatives to participate with staff both in establishing the tenant selection criteria and in the screening process for assisted housing projects.

At the time of annexation, lands located in the City's Planning Area will be reviewed in terms of the Housing Opportunity Area criteria and appropriate sites will be added.

On the next page is a table listing specific areas designated as Housing Opportunity Areas.

## HOUSING OPPORTUNITY AREAS

<u>Area</u>	<u>Potential Use/Density</u>	<u>Comments</u>
1. City property end of Bellam (8.4 ac.)	Residential or mixed use/ R-3 (various) units P-D bonus potential (currently zoned "P-C")	Special soils conditions due to bay mud. Could be combined with adjacent land. Subject to East San Rafael Neighborhood Plan. Potential for approximately 180 higher density multiple family units, dependent on mitigation of hazardous materials.
2. P.G.& E. yards Lindaro St. (11.0 ac.)	Mixed Use/ R-3 (various) with P-D bonus potential (currently zoned "M")	Redevelopment Agency is considering proposals for disposition and development agreement. Potential for 116 to 410 higher density multiple family units, based on development proposals received, and dependent on mitigation of hazardous materials.
3. San Rafael Sanitation District Main Treatment Plant (14.39 ac.)	Mixed Use/ R-3 (various) with P-D bonus potential (currently zoned "R-3")	Plant cannot be abandoned until new Central Marin Consolidated plant is built. Multi-family zoning approved on portion of the site. Potential for approximately 50 higher density multiple family units.
4. Smith Ranch Residential areas (69.6 ac.)	Residential/ R-1 to R-3 with P-D bonus potential (currently zoned "P-D")	Master Plan revision approval provides opportunity for affordable housing. Smith Ranch Hills project approved with affordable rental housing. Potential for approximately 900-950 higher density multiple family units, including an estimated 150-200 units which could be developed at the Ross General Hospital site if residential use is considered desirable by the City after a complete assessment of land use alternatives at the site.

5. Silveira, St. Vincent's  
and Daphne properties  
residential areas

Residential  
(currently under County  
jurisdiction)

Area being considered in  
the North San Rafael  
Policy Plan. Draft policy  
plan proposes 500 resi-  
dential units to be  
developed in first phase  
of implementation of the  
North San Rafael Policy  
Plan. This area will be  
subject to the City's  
review and approval of the  
North San Rafael Policy  
Plan. Proposal includes  
medium density units (6-12  
units/gross acre) and higher  
density units (20-40 units/  
gross acre), consistent with  
existing Countywide Plan  
designations for the  
properties.



**SAN RAFAEL**

**CITY OF**



# **HOUSING ELEMENT IMPLEMENTATION PROGRAMS**



**HOUSING ELEMENT**



## PROGRAMS RELATED TO THE CITY'S ROLE IN MEETING HOUSING NEEDS

Program A.1: Administration. The City will analyze ways to enhance the organization to place more emphasis on housing needs in day-to-day decisions.

- Action: The City will consider the following actions:
  - (1) To create within the City organization one position primarily responsible for the housing function, to coordinate housing related issues.
  - (2) To review the administration of the Community Development Block Grant (CDBG) Program and to insure the maximum benefit for housing related programs.

Responsible Agency: City of San Rafael (City Manager)

Target: July, 1985.

Program A.2: Housing Fund. The City will seek funds from public and private sources for the creation of a restricted Housing Fund to implement or supplement the City's housing programs.

- Action: With such monies, the City will set up a Housing Fund and establish administrative guidelines for its use. Possible uses of the fund and sources of money to consider when establishing the administrative guidelines include:

- (1) Possible Uses:
  - a. Land acquisition for BMR housing
  - b. Capital improvements for BMR projects
  - c. Rehabilitation Loans
  - d. Direct assistance to BMR homebuyers
  - e. Rental assistance
  - f. Replacement of waived or reduced fees
  - g. Other implementation actions
- (2) Possible Sources of Funding:
  - a. In-lieu fees collected through BMR program
  - b. Redevelopment Bonds
  - c. Community Development Block Grant funds
  - d. San Francisco Foundation
  - e. Ballot measure approved by San Rafael voters
  - f. Other City funding

Responsible Agency: City of San Rafael (City Manager; Planning Department)

Target: Establish Housing Fund and guidelines by January, 1986.

Program A.3: "Fast Track" Processing. The City will "fast-track" and reduce or waive fees for projects which provide at least 15 percent BMR housing, with at least five percent for low-income households.

- Action: "Fast-tracking" and fee waiver or reduction procedures will be established within the City and in coordination with other review agencies.

Responsible Agency: City of San Rafael (Planning Department)  
Target: Establish "fast-track" procedures by July, 1986.

Program A.4: Adequate Staff. The City will maintain adequate Planning and Building staff levels to process required permits in a timely fashion.

- Action: Annual review as part of budget process.  
Responsible Agency: City of San Rafael (City Manager and City Council)  
Target: Annual review.

Program A.5: Neighborhood Meetings. Encourage developers to have neighborhood meetings with residents as part of the development application process.

- Action: Encourage meetings on a case-by-case basis.  
Responsible Agency: City of San Rafael (Planning Department)  
Target: On-going.

Program A.6: Annual Housing Report. Annual status report of Housing Element programs.

- Action: City staff will prepare for Planning Commission and City Council review an annual status report on the City's achievements in meeting the targets established in the Housing Element.  
Responsible Agency: City of San Rafael (Planning Department)  
Target: January, 1985; January, 1986; January, 1987; January, 1988; January, 1989.

Program A.7: General Plan Revision. Revise the 1974 General Plan, then prepare consistent neighborhood plans to allow for more detailed designation of residential land uses.

- Action: General Plan revision.  
Responsible Agency: City of San Rafael (Planning Department).  
Target: On-going.

Program A.8: Development Review and Streamlining. The City will update selective sections of the zoning and subdivision ordinances to provide guidelines and incentives for the development of housing in conformance with current State laws and for streamlining to reduce the time required for processing a development application.

- Action: Update of zoning and subdivision ordinances.  
Responsible Agency: City of San Rafael (Planning Department and Public Works Department).  
Target: Subdivision Ordinance (January, 1986);  
Zoning Ordinance (on-going).



Program A.9: Redevelopment Agency Powers. The City will use its Redevelopment Agency powers to assist in providing land or seed money for affordable housing projects.

- Action: Redevelopment Agency will issue bonds and use its unique powers to reduce the costs and expedite the construction of lower and moderate income housing through actions such as combining parcels, writing down land costs, etc.

Responsible Agency: San Rafael Redevelopment Agency

Target: 1984-85 Bond Issue.

Program A.10: Technical Assistance to Non-Profit Groups.

The City will provide technical assistance to non-profit groups organized to encourage provision of affordable housing.

- Action: The City will facilitate provision of affordable housing by providing technical assistance and establishing the Housing Specialist in a liaison role with non-profit housing groups.

Responsible Agency: City of San Rafael (City Manager and Planning Department).

Target: On-going.

Program A.11: Work with Building Industry. The City will work with the building industry to establish ways in which the City can provide lower cost housing, including housing for low and moderate income households.

- Actions: Invite building industry representation to set up a series of workshops/meetings to evaluate ways to streamline the project review process, provide affordable housing and improve the quality of development. Continue to participate in the Marin County Committee for Affordable Housing.

Responsible Agency: City of San Rafael (Planning Department)

Target: Report with streamlining recommendations to be reviewed by the Planning Commission and City Council by July, 1986.

## PROGRAMS TO CONSERVE THE EXISTING HOUSING STOCK

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Program B.1: Neighborhood Plans. Prepare neighborhood plans for East San Rafael, Downtown, Montecito and Lincoln neighborhoods.

- Action: The City will develop neighborhood plans which will comprehensively analyze and address a variety of issues, such as parking, commercial development, infrastructure, redevelopment, mixed use, housing, land use, implementation, etc. Study residential uses in Downtown.

Responsible Agency: City of San Rafael (Planning Department)

Target: East San Rafael Neighborhood Plan by July, 1985; Montecito Neighborhood Plan by July, 1986; Downtown Neighborhood Plan by July, 1987; Lincoln Avenue Neighborhood Plan by July, 1988. Complete study of Downtown residential uses by January, 1985.

Program B.2: Maintain Existing Residential Zoning. Retain existing multiple family residential zoning and discourage non-residential uses in these zones.

- Action: Revise R-3 Multiple Family district zone to eliminate discretionary office uses and displacement of residential units, and rezone areas appropriately.  
Responsible Agency: City of San Rafael (Planning Department)  
Target: Planning Commission to consider amendments to the zoning ordinance by January, 1986.

Program B.3: Rehabilitation Loan Programs. Continue to support rehabilitation loan subsidy programs.

- Action: In cooperation with the Marin County Housing Authority (MCHA), the City will improve citizen awareness of rehabilitation loan subsidy programs. Specific actions include: (1) housing pamphlets on the programs available at City Hall and the library; (2) contact with neighborhood groups and associations; (3) posting of notices in specific neighborhoods, as needed. The City will also focus building code enforcement tied to the availability of rehabilitation loans for specific areas.  
Responsible Agency: City of San Rafael (Planning and Building Departments)  
Target: Assuming the availability of federal funds, the City will take actions to publicize the available rehabilitation programs by January, 1986. The following are targets for these programs:
  - (1) Residential Rehabilitation Loan Program (MCHA): 42 low-income units rehabilitated by 1990 (assumes that the San Rafael Planning Area receives about 25 percent of the funds available. Approximately 30 units are rehabilitated annually countywide).
  - (2) Rental Rehabilitation Program (MCHA): 20 low-income rental units rehabilitated by 1990 (assumes continued funding for 20 of the 30 units anticipated to be rehabilitated countywide).

Program B.4: Presale Inspections. Continue pre-sale inspection program and special inspections with improved means to gain compliance with housing code and zoning standards for all residential units.

- Action: The City will continue to administer this program and consider ways to improve its effectiveness.  
Responsible Agency: City of San Rafael (Building Department and Planning Department)  
Target: 4,400 units inspected by 1990 (assumes an average of 800 units inspected annually, which has been the rate over the last three years).

Program B.5: Condominium Conversions. Enforce existing condominium conversion policy and amend the existing condominium conversion ordinance.

- Action: Consider amendments to the condominium conversion ordinance; including:
  - (1) Prohibit conversions when the vacancy rate for San Rafael's rental stock is below 4.5 percent.
  - (2) Exempt limited equity residential cooperative which guarantee long-term affordability of the units.
  - (3) When units are converted, require low- and moderate-income units, relocation assistance, right of first refusal, etc.Responsible Agency: City of San Rafael (Planning Department)  
Target: Consider amendments by January, 1986.

Program B.6: Rental Housing Assistance. Encourage Federal, State and local rental housing programs.

- Action: Continue to work with the Housing Authority to implement the Section 8 and Project Independence rental assistance programs, and any similar programs.  
Responsible Agency: Marin County Housing Authority  
Target: Annual assistance as follows:
  - (1) Section 8: 460 households provided assistance per year, with 435 very low income and 25 low income (assumes continued funding at about the same rate as present levels; currently 455 households are being assisted).
  - (2) Project Independence: 20 low-income households provided assistance per year (assumes continued funding of program; currently 18 households receive assistance).
- Action: Support the Housing Authority proposal to the San Francisco Foundation to continue funding the Rebate for Marin Renters (RMR) program. Allocate funds for the program as appropriate. If no other funding is available, consider implementing a local rebate program through the Housing Authority.  
Responsible Agency: City of San Rafael (City Council); MCHA; The San Francisco Foundation.  
Target: Implement RMR by July, 1985 with the following target:



- (3) Rebate for Marin Renters: 50 low-income households provided assistance per year (assumes funding by the San Francisco Foundation and the City at about the same level as under the previous program).

Program B.7: Acquisition of Rental Housing. Encourage the acquisition and rehabilitation of rental housing by non-profit organizations.

- Action: The City will work with non-profit sponsors seeking to acquire rental housing units in order to maintain ongoing affordability of the units. This will include, but not be limited to: (1) support necessary to obtain funding commitments for governmental and non-governmental grants; (2) "fast-track" processing; (3) possible waiver of fees, as appropriate; and (4) use of the City's Housing Fund.

Responsible Agency: City of San Rafael (Planning Department); Non-profit housing sponsors.

Target: 70 units by 1990 (assumes project feasibility and non-profit sponsor interest; 10 units have been acquired in this manner over the last three years).

Program B.8: Energy Conservation. Support energy conservation programs which provide assistance for energy conservation improvements.

- Action: In cooperation with the Marin County Planning Department and Marin Citizens for Energy Planning (MCEP), the City will improve citizen awareness of energy conservation programs.

Responsible Agency: City of San Rafael (Building Department); Marin Citizens for Energy Planning.

Target: 115 low-income units provided energy conservation improvements under MCEP's Home Weatherization Program (assumes that 25 percent of the anticipated 450 units improved countywide are located in San Rafael).

Program B.9: Housing Displacement Downtown Study. Implement the City's displacement policy to assure that replacement housing and relocation assistance for existing tenants are provided when displacement occurs.

- Action: Study Downtown residential uses and develop guidelines for use when displacement occurs, including (1) relocation assistance; (2) construction of replacement housing; and (3) "in-lieu" fees) etc.

Responsible Agency: City of San Rafael (Planning Department).

Target: Prepare guidelines by January, 1985.



## PROGRAMS TO PROVIDE MARKET AND BELOW MARKET RATE HOUSING

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Program C.1: New Housing Construction. Review new housing projects (private, non-profit and public agencies) and encourage those projects which meet the City's housing needs.

- Action: Continue to review and process development applications.  
Responsible Agency: City of San Rafael (Planning Department)  
Target: 2,200 new units by 1990 (assumes an average of 420 units built or approved per year over the next five years. This rate is generally consistent with recent approval history).

Program C.2: BMR Resale Regulations. Provide resale regulation of low- and moderate-income units and assure that these units remain at an affordable price level.

- Action: Implement resale controls and coordinate with the Marin County Authority to assure that units remain affordable to low- and moderate-income households through appropriate provisions to control: (1) appreciation of the units; (2) resale mechanisms; and (3) potential abuses.  
Responsible Agency: City of San Rafael (Planning Department); Marin County Housing Authority  
Target: On-going.

Program C.3: Limited Equity Cooperatives. Encourage limited equity cooperatives and other kinds of finance programs which have resale controls.

- Action: Review ordinances to insure that regulations allow these kind of "ownership" programs and coordinate with groups seeking to undertake this activity.  
Responsible Agency: City of San Rafael (Planning Department); Non-profit housing sponsors.  
Target: Amend ordinances by January, 1986 and provide 100 moderate-income affordable units by 1990 (assumes project feasibility and availability of a project sponsor).

Program C.4: Mixed Use. Allow mixed residential-commercial uses in areas where only commercial uses are now allowed consistent with other community goals and policies.

- Action: Identify criteria and areas for mixed use in the East San Rafael Neighborhood Plan and the Downtown study. Revise ordinances to accomodate residential uses in identified areas.  
Responsible Agency: City of San Rafael (Planning Department)

Target: Adoption of the following neighborhood plans:  
East San Rafael Neighborhood Plan by July, 1985 and  
Downtown Neighborhood Plan by July, 1987. The construction or approval of 50 units in mixed use areas by 1990 (assumes about 10 mixed use units per year).

Program C.5: Accessible Units for the Physically Handicapped.  
The City will facilitate programs and projects which meet Federal, State and local requirements to provide accessibility for the handicapped in residential units and will promote affordable accessible housing for the physically handicapped.

- Action: The City will require as a part of City approvals that all newly built affordable housing meet the funding agency's requirements for units accessible for the physically impaired. The City will also encourage accessible market rate housing in new projects.  
Responsible Agency: City of San Rafael (Planning Department)  
Target: 5 percent of the units built or approved should be adaptable for the physically handicapped.

Program C.6: Subsidized Housing Programs. Encourage Federal, State and locally subsidized new housing construction programs.

- Action: Encourage project sponsors to apply for available Federal, State or local subsidies for their project. The City will also lobby Federal and State elected officials for housing legislation that includes appropriations for low- and moderate-income housing programs.  
Responsible Agency: City of San Rafael (Planning Department); public support.  
Target: 400 low-income and 50 moderate-income units by 1990 (assumes the availability of program funds and project sponsors).

Program C.7: Emergency Housing. Initiate a County-wide Action Plan for providing emergency housing, halfway houses and homes with supervised care.

- Action: San Rafael will encourage the County, Marin cities and non-profit organizations involved in emergency or specialized housing, including housing for homeless, to create an interjurisdictional plan in which each community has an opportunity to address its special housing need and identify its local opportunity for meeting this need in order to meet each community's fair share. Funding for the plan preparation could be from Marin County Community Development Block Grant Funds.  
Responsible Agency: City of San Rafael (Planning Department); Marin County Planning Department.  
Target: Preparation of Action Plan by July, 1986.

Program C.8: Below Market Rate Housing in new developments.

- Action: The City will develop a bonus and incentive system to implement the BMR housing policy.

Responsible Agency: City of San Rafael (Planning Department)

Target: Incentives adopted by July, 1985; construction of 100 moderate-income units by 1990 (assumes that about 7 percent of the 1,450 new market rate units anticipated to be constructed between 1984 and 1990 are below market rate units).

Program C.9: Second Units. Regulate and Allow Second Units.

- Action: Continue to implement the City's Second Unit Dwelling Ordinance. Reevaluate the ordinance by January, 1985.

Responsible Agency: City of San Rafael (Planning Department)

Target: Ongoing implementation. Reevaluate ordinance by January, 1985. Provide 50 new second units by 1990 (it is anticipated that all of these units will be at low market rates affordable to moderate-income households (assumes 10 new units per year)).

#### PROGRAMS FOR HOUSING OPPORTUNITY AREAS

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Program D.1: Specific Housing Opportunity Areas.

(1) City owned property, end of Bellum (8.4 acres).

- Action: Designate for residential or mixed use development - possibly combined with adjacent San Rafael Treatment Plant or other sites - through the East San Rafael Neighborhood Plan. Potential for approximately 180 higher density multiple family units, dependent on mitigation of hazardous materials.

Responsible Agency: City of San Rafael; (City Manager); Marin County Housing Authority.

(2) P G & E yards, Lindaro Street (11.0 acres).

- Action: Mixed use development. Potential for 116 to 410 higher density multiple family units, based on development proposals received, and dependent on mitigation of hazardous materials.

Responsible Agency: San Rafael Redevelopment Agency.

Target: Provision of affordable housing at density appropriate for this large downtown fringe site.

(3) San Rafael Main Treatment Plan (14.4 acres).

- Action: Mixed use development - possibly combined with adjacent City owned property. Potential for approximately 50 higher density multiple family units.

Responsible Agency: San Rafael Sanitary District successor interest; Marin County Housing Authority; City of San Rafael (Planning Department).

Target: Implement existing R-3 zoning.



- (4) Smith Ranch residential areas (69.6 acres).  
● Action: Residential development. Potential for approximately 900-950 higher density multiple family units, including an estimated 150-200 units which could be developed at the Ross General Hospital site if residential use is considered desirable by the City after a complete assessment of land use alternatives at the site.  
Responsible Agency: Private developer; City of San Rafael (Planning Department).  
Target: Implement approvals for Smith Ranch Hills project and assess residential development of Ross General Hospital site.
- (5) Silveira, St. Vincent's and Daphne properties (+1,705 acres).  
● Action: Designation of residential development in appropriate areas. Draft policy plan proposes 500 residential units to be developed in first phase of implementation of the North San Rafael Policy Plan. This area will be subject to the City's review and approval of the North San Rafael Policy Plan. Proposal includes medium density units (6-12 units/gross acre) and higher density units (20-40 units/gross acre), consistent with existing Countywide Plan designations for the properties.  
Responsible Agency: City of San Rafael (Planning Department); Marin County Planning Department.  
Target: Consideration of North San Rafael Policy Plan.

Program D.2: Affordable Housing Sites Study. The City will further study the capacity of vacant and underutilized land in San Rafael to accommodate affordable housing.

- Action: Study available sites and provide data for non-profit and other housing sponsors as a way of encouraging the construction of affordable housing.  
Responsible Agency: City of San Rafael (Planning Department)  
Target: July, 1985.



**SAN RAFAEL**

**CITY OF**



## **SUMMARY OF CITY ACTIONS**



**HOUSING ELEMENT**



## 1984-1990 ACTION PLAN SUMMARY

### Actions Related to the City's Role in Meeting Housing Needs

<u>Program</u>	<u>Responsible Agency</u>	<u>Target</u>
A.1: Consider Administrative Changes	City of San Rafael (City Manager)	November, 1985
A.2: Establish Housing Fund	City of San Rafael (City Manager, Planning Department)	July, 1986
A.3: Establish "Fast-track" procedures	City of San Rafael (Planning Department)	January, 1986
A.4: Maintain adequate staff	City of San Rafael (City Manager and City Council)	Annual Review
A.5: Encourage developers to meet with neighborhood residents	City of San Rafael (Planning Department)	As needed
A.6: Annual Housing Report	City of San Rafael (Planning Department)	Annually beginning January, 1985
A.7: Revise 1974 General Plan	City of San Rafael (Planning Department)	On-going
A.8: Update Zoning and Subdivision Ordinance	City of San Rafael (Planning Department)	January, 1986
A.9: Restructure Redevelopment Agency	City of San Rafael (Redevelopment Agency)	1984-85 Bond Issue
A.10: Provide technical assis- tance to non-profit groups	City of San Rafael (Planning Department and City Manager)	As needed
A.11: Work with Building Industry	City of San Rafael (Planning Department)	July, 1986

### Actions to Preserve and Conserve the Existing Housing Stock

<u>Program</u>	<u>Responsible Agency</u>	<u>Target</u>
B.1: Prepare Neighborhood Plans	City of San Rafael (Planning Department)	East San Rafael (July, 1985) Downtown (July, 1986) Montecito (July, 1987) Lincoln (July, 1988)
B.2: Revise "R-3 zones	City of San Rafael (Planning Department)	January, 1986
B.3: Support Rehabilitation Loan programs	City of San Rafael (Building Department, Marin County Housing Authority)	62 low-income units by 1990. Publicize programs by January, 1986.

<u>Program</u>	<u>Responsible Agency</u>	<u>Target</u>
B.4: Presale Inspections	City of San Rafael (Building Department)	4,400 presale inspections by 1990.
B.5: Revisions to Condominium Conversion Ordinance	City of San Rafael (Planning Department)	January, 1986
B.6: Rental Assistance Programs (Section 8 and Project Independence)	Marin County Housing Authority	435 very low-income 45 low-income
B.6: Rebate for Marin Renters	City of San Rafael (City Council); San Francisco Foundation	50 low-income
B.7: Acquisition of existing Rental Housing by Non-profit groups	City of San Rafael (Planning Department) Non-profit housing sponsors	70 units by 1990.
B.8: Home Weatherization	Marin Citizens for Energy Planning (MCEP)	115 low-income units.
B.9: Housing Displacement Guidelines/Downtown Study	City of San Rafael (Planning Department)	January, 1985.

Actions to Provide Market Rate and Below Market Rate Housing

<u>Program</u>	<u>Responsible Agency</u>	<u>Target</u>
C.1: New Construction	City of San Rafael Building Industry Non-profit Sponsors Government Agencies	2,200 units built or approved by 1990
C.2: BMR Resale Regulations	City of San Rafael (Planning Department) Marin County Housing Authority	On-going
C.3: Limited Equity Cooperatives	City of San Rafael (Planning Department)	100 moderate income units by 1990
C.4: Mixed Use	City of San Rafael (Planning Department)	50 units by 1990
C.5: Accessible Housing for the Physically Handicapped	City of San Rafael (Building Department)	7 percent accessible units for physically handicapped by 1990
C.6: Subsidized Housing Construction	City of San Rafael (Planning Department)	100 low-income and 150 moderate-income units by 1990
C.7: County-wide Action Plan for Emergency Housing	City of San Rafael (Planning Department) Marin County Planning Dept.	July, 1986
C.8: BMR Incentives	City of San Rafael (Planning Department)	July, 1985
C.9: Second Units	City of San Rafael (Planning Department)	50 new second units by 1990



Actions for Housing Opportunity Areas

	<u>Program</u>	<u>Responsible Agency</u>	<u>Target</u>
D.1	Housing Opportunity Areas	City of San Rafael (Planning Department; City Manager; Redevelopment Agency) Marin County Housing Authority Private Developers Non-profit Groups	As appropriate
D.2:	Affordable Housing Sites Study	City of San Rafael (Planning Department)	July, 1985



**SAN RAFAEL**

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**COMPARISON OF SAN RAFAEL  
HOUSING PROGRAM TARGETS  
TO  
A. B. A. G. REGIONAL  
HOUSING NEED DETERMINATIONS**



**HOUSING ELEMENT**





The Association of Bay Area Governments (ABAG) has produced housing need figures for the San Rafael Planning Area to 1990 for various income groups. The following chart summarizes the percentage of 1980-1990 housing need expected to be met through past construction/approvals and implementation of the 1984 San Rafael Housing Element.

PERCENT OF SAN RAFAEL'S 1980-1990 HOUSING NEED EXPECTED TO BE MET

<u>Income Group</u>	<u>Percent of 1980-1990 Need</u>
Very Low Income	44%
Low Income	79%
Moderate Income	116%
Above Moderate Income	268%
Total Household Need	161%

The tables below describe the City's 1980-1990 housing need more specifically. Assuming that most of the units approved by the City are built, it is anticipated that the City will be able to meet its need for total units and units affordable to above moderate income households. Moderate income housing need could be met through implementation of the Housing Element programs. However, very low and low income housing need will probably not be met, even with aggressive implementation of Housing Element programs. The potential shortfall of low- and moderate- income housing underscores the importance of achieving the program targets of the Housing Element, and especially those programs that provide housing for very low and low income households. It should be noted that rental assistance programs (see program B.6) offer a partial remedy for this problem.

● Very Low Income Households (below 50% of median income)

1. ABAG 1980-1990 need (includes 15 units estimated to be needed for replacement of demolished units): 585
2. Units built or under construction 1980-1984 in the San Rafael Planning Area: 121
3. Remaining 1984-1990 need: 464
4. Estimated new units 1984-1990
  - a. Units approved: 0
  - b. Housing Element Programs:
    - C.6 Subsidized Housing Programs (estimated 30% very low income) 135

5. Total anticipated new very low income units 1984-1990 (percent of remaining need): 135 (29%)
  6. Total anticipated new very low income units 1980-1990 (percent of total 1980-1990 need): 256 (44%)
- Low Income Households (50%-80% of median income)
    1. ABAG 1980-1990 need (includes 10 units estimated to be needed for replacement of demolished units): 417
    2. Units built or under construction 1980-1984 in the San Rafael Planning Area: 123
    3. Remaining 1984-1990 need: 294
    4. Estimated new units 1984-1990:
      - a. Units approved: 11
      - b. Housing Element Programs
        - C.3 Limited Equity Cooperatives (estimated 20% low income) 20
        - C.4 Mixed Use (estimated 20% low income) 10
        - C.6 Subsidized Housing Programs (estimated 30% low income) 135
        - C.8 City BMR Program (estimated 20% low income) 20
        - C.9 Second Units (estimated 20% low income) 10
    5. Total anticipated new low income units 1984-1990 (percent of remaining need): 206 (70%)
    6. Total anticipated new low income units 1980-1990 (percent of total 1980-1990 need): 329 (79%)
  - Moderate Income Households (80%-120% of median income)
    1. ABAG 1980-1990 need (includes an estimated 10 units needed for replacement of demolished units): 553
    2. Units built or under construction 1980-1984 in the San Rafael Planning Area: 113
    3. Remaining need 1984-1990: 440

4.	Estimated new units 1984-1990:	
a.	Units approved:	108
b.	Housing Element Programs	
-	C.3 Limited Equity Cooperatives (estimated 80% will be moderate income)	80
-	C.4 Mixed Use (estimated 80% will be moderate)	40
-	C.6 Subsidized Housing Programs (estimated 40% will be moderate income)	180
-	C.8 City BMR Program (estimated 80% will be moderate income)	80
-	C.9 Second Units (estimated 80% will be moderate income)	40
5.	Total anticipated new moderate income units 1984-1990 (percent of <u>remaining</u> need):	528 (120%)
6.	Total new moderate income units anticipated 1980-1990 (percent of <u>total</u> 1980-1990 need):	641 (116%)
●	<u>Above Moderate Income Households</u> (above 120% of median income)	
1.	ABAG 1980-1990 need (includes an estimated 5 units needed for replacement of demolished units):	1,199
2.	Units built or under construction 1980-1984 in the San Rafael Planning Area:	884
3.	Remaining need 1984-1990:	315
4.	Estimated new units 1984-1990:	
a.	Units approved:	885
b.	Housing Element Programs:	1,450
5.	Total anticipated new above moderate income units 1984-1990 (percent of <u>remaining</u> ABAG need):	2,335 (741%)
6.	Total new above moderate income units anticipated 1980-1990 (percent of <u>total</u> 1980-1990 ABAG need):	3,219 (286%)



● Total Household Need (All households)

1. ABAG 1980-1990 need (includes an estimated 40 units needed for replacement of demolished units):	2,754
2. Units built or under construction 1980-1984 in the San Rafael Planning Area:	1,241
3. Remaining need 1984-1990:	1,513
4. Estimated new units 1984-1990:	
a. Units approved:	1,004
b. Housing Element Programs:	2,200
5. Total anticipated new units 1984-1990 (percent of <u>remaining</u> need):	3,204 (212%)
6. Total anticipated new units 1980-1990 (percent of <u>total</u> 1980-1990 need):	4,445 (161%)



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